

Analysis of Impediments to Fair Housing Choice

County of Berks
&
City of Reading
2014 - 2018

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1. Introduction

Like all communities that receive money from the U.S. Department of Housing and Urban Development (H.U.D.), as entitlement communities, the City of Reading and the County of Berks are jointly amending the Analysis of Impediments to Fair Housing that was prepared in 2008. The Housing and Community Development Act of 1974 requires that any community receiving Community Development Block Grant (CDBG) funds, HOME Investment Partnerships (HOME) funds, Emergency Solutions Grant (ESG) funds and Housing Opportunities for Person with AIDS (HOPWA) funds "affirmatively further fair housing".

The intent of this analysis is to identify and devise solutions which may impact any impediments to fair housing choice that citizens throughout Berks County may face. The analysis of impediments to fair housing choice is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

Among these considerations, HUD's primary objectives encompass:

- Eliminating housing discrimination within our jurisdiction
- Promote fair housing choice for all persons regardless of Race, Color, National Origin, Religion, Sex, Familial Status or handicap
- Advancing & promoting housing that is accessible to all, most importantly including those persons with disabilities
- Promoting racially & ethnically inclusive communities

The County of Berks and the City of Reading are entitlement communities and receive CDBG, HOME, and ESG funds from HUD. As a result, these two local units of government are charged with the responsibility of conducting CDBG, HOME, ESG, and any other federal programs in compliance with the federal Fair Housing Act. The responsibility of compliance with the federal Fair Housing Act extends to nonprofit organizations and other entities that receive federal funds through the County and/or the City.

HUD requires a recipient of funds to:

1. Conduct an analysis to identify impediments to fair housing choice within its jurisdiction
2. Take action to overcome the effect of those identified impediments
3. Maintain documentation which reflects the actions taken as a result of the analysis.

In addition to the Housing and Community Development Act of 1974, the Civil Rights Act of 1968 also directs HUD's review of fair housing practices. An amendment to Title VIII of the Civil Rights Act was passed in 1988. The amendment, known as the Fair Housing Act of 1988, expanded the scope of coverage of the law to include families with children and handicapped persons as protected classes. Enforcement powers for HUD, including a monetary penalty for discrimination, were also added.

A. What is Fair Housing Choice?

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, or other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality.

Fair housing choice is defined as the "ability of persons, regardless of Race, Color, Religion, Sex, National Origin, Familial Status, Disability, or of similar income levels to have available to them the same housing choices." This analysis encompasses the following six areas:

- The sale or rental of dwellings (public and private)
- The provision of housing brokerage services
- The provision of financing assistance for dwellings
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority or ethnic concentration, and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by the U.S. Department of Housing and Urban Development (HUD) regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

This analysis will:

- Evaluate population, household, income, and housing characteristics by protected classes in Berks County and the City of Reading
- Evaluate public and private sector policies that impact fair housing choice

- Identify blatant or de facto impediments to fair housing choice, where any may exist
- Recommend specific strategies to overcome the effects of any identified impediments.

The completion of a fair housing analysis and identification of fair housing impediments is the first phase in fair housing planning. The elected governmental body is expected to review and approve the analysis and use it for direction, leadership, and resources for future fair housing planning.

The analysis will serve as a baseline for progress against which implementation efforts will be judged.

B. The Federal Fair Housing Act

i. What housing is covered?

The Federal Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

ii. What does the Fair Housing Act prohibit?

a. In the Sale and Rental of Housing

No one may take any of the following actions based on Race, Color, National Origin, Religion, Sex, Familial Status, or Disability:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

b. In Mortgage Lending

No one may take any of the following actions based on Race, Color, National Origin, Religion, Sex, Familial Status, or Disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

c. Other Prohibitions

It is illegal for anyone to:

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on Race, Color, National Origin, Religion, Sex, Familial Status, or Disability. This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

iii. Additional Protections for the Disabled

If someone has a physical or mental disability (which can include hearing, mobility, and visual impairments, chronic alcoholism, chronic mental illness, AIDS, and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let a disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

A “reasonable accommodation” is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to fully enjoy their apartment or house. Common accommodations include providing a mobility impaired person with an accessible parking space, allowing a tenant to have a service animal, or the installation of a ramp for wheelchair access.

iv. Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991 and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats, and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units. These requirements for new buildings do not replace any more stringent standards in State or local law.

v. Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The Secretary of HUD has determined that it is specifically designed for and occupied by elderly persons under a federal, State, or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80% of the occupied units, and adheres to a policy that demonstrates the intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988 to continue living in the housing, regardless of their age, without interfering with the exemption.

C. The City of Reading Discrimination Ordinance

The City of Reading's Ordinance, 23-501, as amended, details the City's position on discrimination. The City of Reading Human Relations Commission (RHRC) enforces the ordinance. The RHRC is the only local agency that can enforce Fair Housing Laws and is a substantially equivalent agency to HUD.

The RHRC ordinance prohibits discrimination based upon Race, Color, Religion, Ancestry, National Origin, Age, Sex, Familial Status, handicap or previous opposition to individual discriminatory practices which are contrary to the constitutions, laws and policies of the Commonwealth of Pennsylvania and the United States of America.

In 2009, the ordinance was expanded and two additional protected classes were included; Gender Identity and Sexual Orientation.

In Section 23-504 of the Ordinance the City of Reading establishes the Human Relations Commission to;

Administer, implement and enforce the provisions of the ordinance

Adopt rules & regulations to enforce the Ordinance

Act upon complaints filed with the RHRC

Issue subpoenas for persons and documents which may assist in the investigation of the complaint

Hold investigative hearings in cases of racial tension and/or discrimination

Publish findings

Enforce fair practices in City contracts

The ordinance describes unlawful acts of discrimination and details the procedures an aggrieved party would follow to file a complaint.

Section 23-507 details what unlawful housing practices the Ordinance covers. Prohibited practices include (but are not limited to);

Refusal to rent or sell

Discriminatory terms and conditions of a sale or rental

Advertise in a discriminatory way

Refuse to make reasonable accommodations and/or modifications

Discriminatory lending practices

Intimidation, coercion or threats

D. The Pennsylvania Human Relations Act (PHRA)

The Pennsylvania Human Relations Act, as amended, prohibits housing discrimination based on Race, Color, Familial Status, Religion, Ancestry, Disability, Age, Sex, National Origin, and the use of guide or support animals because of a disability.

The PHRA is enforced by the Pennsylvania Human Relations Commission (PHRC). Some areas in Berks County are not within the jurisdiction of the PHRC and therefore those residents could be assisted by PHRC with complaints of housing discrimination.

Section 6 of the PHRA establishes the Pennsylvania Human Relations Commission (PHRC). The powers and duties of PHRC include:

- The adoption of rules and regulations to carry out the PHRA
- The formulation of recommendations to units of local government
- The power to act upon complaints filed with PHRC
- The issuance of publications and reports to promote good will and eliminate discrimination
- The distribution of fair practice notices
- The provision of notification to local human relation commissions of complaints received by PHRC from within a commission's jurisdiction
- The publication of all findings, decisions, and orders.

The PHRA describes unlawful acts of discrimination and sets forth the procedure for aggrieved parties to file complaints. The act also describes PHRC's process for investigating and processing complaints.

Section 5 of the PHRA deals with fair housing. Prohibited practices include:

- Discriminatory real estate practices, including refusal to sell or lease housing accommodations to members of the protected classes

- Discrimination in the terms and conditions of real estate transactions
- Discrimination in the lending of money to acquire, construct, rehabilitate, repair or maintain housing
- Discrimination in the refusal to make reasonable accommodation
- Advertising or marketing real estate in a way that makes members of the protected classes feel unwelcome or not solicited
- Making an inquiry concerning Race, Color, Familial Status, Age, Religion, Ancestry, Sex, National Origin or Disability

E. Methodology

The City of Reading Human Relations Commission with the assistance of Berks County conducted the analysis of impediments to fair housing choice. The following sources were utilized:

The most recently available demographic data regarding population, household, housing income and employment at the census tract and municipal levels.

Public policies which affect the location and development of housing

Financial lending institution data from the Home Mortgage Disclosure Act (HMDA) database

Agencies that provide housing and housing related services to members of protected classes. These agencies include the following:

Berks County Redevelopment Authority

City of Reading Community Development Department

City of Reading Human Relations Commission

Reading Housing Authority

Berks County Housing Authority

Service Access Management

Reading-Berks Association of Realtors

Family Promise

Opportunity House

Berks Coalition to End Homelessness

F. Census Data

The primary source of data for this report is Census 2010. In some instances more recent data is used.

Throughout this analysis, comparisons are made between white residents and racial/ethnic minority residents. In Berks County, racial/ethnic minority residents include African Americans, American Indians/Alaskan Natives, Asians/Pacific Islanders, persons of some other race alone, persons of two or more races, and Hispanics. In Berks County, with the exception of African American & Hispanic residents, the number of persons within each of these racial/ethnic minority groups is too small for the Census Bureau to provide data at the municipality level or census tract level. As a result, most comparisons of the trends and conditions are provided only for white residents, black residents and Hispanic residents.

All municipalities in Berks County are included in the data tables in this analysis; however some boroughs are too small to provide any meaningful demographic analysis.

G. Areas of Racial or Ethnic Concentration

HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of minorities or ethnic persons is 10 percentage points higher than the County's percentage. And, while there may exist areas of minority or ethnic concentration, other characteristics must also be present in order before a potential impediment to fair housing can be identified. For example, if high rates of poverty and low-moderate income persons are also found within an area of minority concentration, there *may* exist a potential impediment to fair housing choice.

2. BACKGROUND DATA

A. Demographic Data

i. Total Population

Berks County, located in eastern Pennsylvania, has experienced a consistent increase in population beginning in 1980. In 2007, American Community Survey (ACS) data reported a total population of 398,155. The 2010 census data reports that the total population now stands at 411,447. This represents an increase of 13,292 people in 3 years.

The City of Reading is the seat of Berks County. In 2007 the number of residents in the City was approximately 80,951. As of 2010, Reading has a population of 88,082. That is an increase of 7,131 people or 8%. According to the 2010 census Reading was the fifth most populated city in the state.

Comparing chart 2-1 to previous years, seventeen (17) of the municipalities listed experienced a decrease in population.

B. Protected Classes

i. Persons by Race and Ethnic Origin

The racial make-up of Berks County has continued to undergo a significant shift with the number of racial minority residents which initially began increasing in 1990. In 2000, the number of racial minority residents more than doubled from 21,962 to 44,178. American Community Survey (ACS) data reveal that these trends have continued. In 2007, the County's racial minority population was estimated at 54,180 residents which was equivalent to 13.6% of the total population.

In the City of Reading, the number of racial minority residents was 33,148 in 2000. By 2007, the number of racial minorities had increased to 35,157, equivalent to 43.4% of the total population. According to census 2010 data the city minority population has risen to 51.6% of the total population and Hispanics make up 58.2% of the population.

The minority population is diversifying and increasing. In 2007, ACS reported that blacks represented 33% of all minorities. The largest increase occurred in the "Some Other Race Alone" category, which increased from 24,916 residents in 2007 to 32,101 or 7.8% of the population in 2010.

**Figure 2-1
Population Trends - 2000 to
2010**

	2000	2010	% Change 2000 - 2010
Pennsylvania	12,281,054	12,702,379	3.80%
Berks County	373,638	411,442	9%
Reading city	81,207	88,082	7.80%
Albany township	1,662	1,724	3.73%
Alsace township	3,689	3,751	1.68%
Amity township	8,869	12,583	41.88%
Bally borough	1,062	1,090	2.64%

Bechtelsville borough	931	942	1.18%
Bern township	6,758	6,797	0.58%
Bernville borough	865	955	10.40%
Bethel township	4,166	4,112	-1.30%
Birdsboro borough	5,064	5,163	1.95%
Boyertown borough	3,940	4,055	2.92%
Brecknock township	4,569	4,585	0.35%
Caernavon township	2,312	4,006	73.27%
Centerport borough	327	387	18.35%
Centre township	3,631	4,036	11.15%
Colebrookdale township	5,270	5,078	-3.64%
Cumru township	13,816	15,147	9.63%
District township	1,449	1,337	-7.73%
Douglass township	3,327	3,306	-0.63%
Earl township	3,050	3,195	4.75%
Exeter township	21,161	25,550	20.74%
Fleetwood township	4,018	4,085	1.67%
Greenwich township	3,386	3,725	10.01%
Hamburg borough	4,114	4,289	4.25%
Heidelberg township	1,636	1,724	5.38%
Hereford township	3,174	2,997	-5.58%
Jefferson township	1,604	1,977	23.25%
Kenhorst borough	2,679	2,877	7.39%
Kutztown borough	5,067	5,012	-1.09%
Laureldale borough	3,759	3,911	4.04%
Leesport borough	1,805	1,918	6.26%

Lenhartsville borough	173	165	-4.62%
Longswamp township	5,608	5,679	1.27%
Lower Alsace township	4,478	4,475	-0.07%
Lower Heidelberg township	4,150	5,513	32.84%
Lyons borough	504	478	-5.16%
Maidencreek township	6,553	9,126	39.26%
Marion township	1,573	1,688	7.31%
Maxatawny township	5,982	7,906	32.16%
Mohnton borough	2,963	3,043	2.70%
Mount Penn borough	3,016	3,106	2.98%
Muhlenberg township	16,305	19,628	20.38%
New Morgan Borough	71	71	0.00%
North Heidelberg township	1,325	1,214	-8.38%
Oley township	3,583	3,620	1.03%
Ontelaunee township	1,217	1,646	35.25%
Penn township	1,993	1,949	-2.21%
Perry township	2,517	2,417	-3.97%
Pike township	1,667	1,723	3.36%
Richmond township	3,500	3,397	-2.94%
Robeson township	6,869	7,216	5.05%
Robesonia borough	2,036	2,061	1.23%
Rockland township	3,765	3,778	0.35%
Ruscombmanor township	3,776	4,112	8.90%
St. Lawrence borough	1,812	1,809	-0.17%
Shillington borough	5,059	5,273	4.23%
Shoemakersville borough	2,124	1,378	-35.12%

Sinking Spring borough	2,639	4,008	51.88%
South Heidelberg township	5,491	7,271	32.42%
Spring township	21,805	27,119	24.37%
Strausstown borough	339	342	0.88%
Tilden township	3,553	3,597	1.24%
Topton borough	1,948	2,069	6.21%
Tulpehocken township	3,290	3,274	-0.49%
Union township	3,453	3,503	1.45%
Upper Bern township	1,479	1,734	17.24%
Upper Tulpehocken township	1,495	1,575	5.35%
Washington township	3,354	3,810	13.60%
Wernersville borough	2,150	2,494	16.00%
West Reading borough	4,049	4,212	4.03%
Windsor township	2,392	2,279	-4.72%
Womelsdorf borough	2,599	2,810	8.12%
Wyomissing borough	8,587	10,461	21.82%

In the previous analysis of impediments, persons of “some other Race alone” were the largest minority group in Berks County. However, according the most recent census data, this is no longer true. Minorities make up 16.8% of the population with the largest group now being Hispanics (16.4%).

The second largest group is those persons of “some other Race alone”. This group now comprises 7.8% of the population.

Between the years of 2000 through 2010 Blacks have remained the 3rd largest minority group behind Hispanics and some other Race alone. In 2010 Blacks made up 4.9% of the county population.

Figure 2-2
Trend in Population by Race & Ethnic Origin 2000-2010

	2000		2007		2010	% Change 2000 – 2010
Total Population	373,638	100.0%	398,155	100.0%	411,442	100.0%
White Population	329,460	88.2%	343,975	86.4%	342,148	83.2%
Non-White Population	44,178	11.8%	54,180	13.6%	69,294	16.8%
Black	13,778	3.7%	18,008	4.5%	20,143	4.9%
American Indian/Alaskan Native	611	0.2%	593	0.1%	1285	0.3%
Asian/Pacific Islander	3,862	1.0%	4,834	1.2%	5,513	1.3%
Some other Race Alone	20,317	5.4%	24,916	6.3%	32,101	7.8%
Two or more Races	5,610	1.5%	5,829	1.5%	10,252	2.5%
Hispanic	36,357	9.7%	50,825	12.8%	67,355	16.4%

Although progress has been made in terms of decreasing disproportionate with minority representation in the county most specifically through the increase of Hispanics residents within the county, the majority of racial and ethnic minorities continue to reside in the City of Reading.

Table 2-3 demonstrates that the populations in most of the municipalities are majority white. However, 17 of the municipalities (in bold) have shown growth in their minority populations. Most notably is West Reading which has a minority population of 23.4% and a Hispanic population of 18.3% followed by Sinking Spring at 15.1% and 8.9% then Muhlenberg at 14.1% and 13.8% respectively. It should be noted that New Morgan has a minority population of 64.8% and a 19.7% Hispanic population. However this number includes juvenile detention center residents.

Figure 2-3
**Municipality Population
by Race and Ethnic Origin
2010**

	Total	White	Non-White	Hispanic
Berks County	441,442	83.20%	16.80%	16.40%
Reading city	88,082	48.40%	51.60%	58.20%
Albany township	1,724	98.60%	1.40%	1.40%
Alsace township	3,751	97.10%	2.90%	2.10%
Amity township	12,583	91.90%	8.10%	2.40%
Bally borough	1,090	97.50%	0.80%	1.40%
Bechtelsville borough	942	98.30%	1.70%	1.30%
Bern township	6,797	91.00%	9.00%	9.30%
Bernville borough	955	94.10%	5.90%	7.60%
Bethel township	4,112	95.40%	4.60%	4.00%

Birdsboro borough	5,163	95.50%	4.50%	3.20%
Boyertown borough	4,055	97.50%	2.50%	1.10%
Brecknock township	4,585	95.60%	4.40%	2.10%
Caernarvon township	4,006	93.80%	6.20%	1.60%
Centerport borough	387	96.40%	3.60%	3.60%
Centre township	4,036	99.60%	0.40%	2.50%
Colebrookdale township	5,078	97.80%	2.20%	1.40%
Cumru township	15,147	90.80%	9.20%	6.50%
District township	1,337	97.80%	2.20%	0.50%
Douglass township	3,306	93.40%	6.60%	1.10%
Earl township	3,195	97.90%	2.10%	1.10%
Exeter township	25,550	91.90%	8.10%	3.60%
Fleetwood township	4,085	95.80%	4.20%	3.40%
Greenwich township	3,725	96.90%	3.10%	2.60%
Hamburg borough	4,289	96.30%	3.70%	3.00%
Heidelberg township	1,724	94.50%	5.50%	2.30%
Hereford township	2,997	96.80%	3.20%	2.10%
Jefferson township	1,977	93.90%	6.10%	3.60%
Kenhorst borough	2,877	89.00%	11.00%	9.60%
Kutztown borough	5,012	95.80%	4.20%	2.60%
Laureldale borough	3,911	86.80%	13.20%	16.10%
Leesport borough	1,918	94.80%	5.20%	4.20%
Lenhartsville borough	165	95.80%	4.20%	3.00%
Longswamp township	5,679	97.70%	2.30%	1.50%
Lower Alsace township	4,475	92.20%	7.80%	7.80%
Lower Heidelberg township	5,513	92.70%	7.30%	4.00%
Lyons borough	478	97.30%	2.70%	1.90%
Maidencreek township	9,126	91.8	8.20%	5.70%
Marion township	1,688	97.50%	2.50%	2.00%
Maxatawny township	7,906	92.10%	7.90%	2.80%
Mohnton borough	3,043	94.50%	5.50%	4.90%
Mount Penn borough	3,106	84.30%	13.70%	14.10%
Muhlenberg township	19,628	85.90%	14.10%	13.80%
New Morgan borough	71	35.20%	64.80%	19.70%
North Heidelberg township	1,214	97.20%	2.80%	2.00%
Oley township	3,620	97.90%	2.10%	1.90%
Ontelaunee township	1,646	86.20%	13.80%	8.40%
Penn township	1,949	95.90%	4.10%	4.90%
Perry township	2,417	95.40%	4.60%	3.80%
Pike township	1,723	97.80%	2.20%	0.80%
Richmond township	3,397	97.70%	2.30%	1.80%
Robeson township	7,216	97.80%	2.20%	1.30%
Robesonia borough	2,061	94.30%	5.70%	4.40%

Rockland township	3,778	97.70%	2.30%	1.80%
Ruscombmanor township	4,112	98.10%	1.90%	1.10%
St. Lawrence borough	1,809	91.70%	8.30%	7.50%
Shillington borough	5,273	89.90%	10.10%	8.50%
Shoemakersville borough	1,378	98.40%	1.60%	2.70%
Sinking Spring borough	4,008	84.90%	15.10%	8.90%
South Heidelberg township	7,271	91.90%	8.10%	4.90%
Spring township	27,119	87.90%	12.10%	6.10%
Strausstown borough	342	98.20%	1.80%	2.30%
Tilden township	3,597	96.70%	3.30%	4.00%
Topton borough	2,069	97.40%	2.60%	2.80%
Tulpehocken township	3,274	93.80%	6.20%	4.60%
Union township	3,503	97.10%	2.90%	1.20%
Upper Bern township	1,734	96.50%	3.50%	2.70%
Upper Tulpehocken township	1,575	96.60%	3.40%	3.30%
Washington township	3,810	97.90%	2.10%	1.20%
Wernersville borough	2,494	92.90%	7.10%	4.00%
West Reading borough	4,212	77.60%	23.40%	18.30%
Windsor township	2,279	96.80%	3.20%	1.30%
Womelsdorf borough	2,810	92.50%	7.50%	4.20%
Wyomissing borough	10,461	91.00%	9.00%	5.40%

The minority population of Berks County continues to be heavily concentrated in Reading, which is the largest city. The disparity between the percentage of minorities living in the boroughs and townships and the percentage residing in the City of Reading may suggest that housing options are limited for ethnic and or racial minorities outside of the City due to several factors which may include economics.

Figure 2-4
Population by Race and Ethnic Origin – 2010

	Total	White alone	All Minorities	Hispanic	Black	American Indian / Alaskan Native	Asian Alone	Hawaiian / Pacific Islander	Some other Race Alone	Two or More Races
Berks County	411,442	342,148	69,294	67,355	20,143	1,285	5,385	128	32,101	10,252
Reading City	88,082	42,617	45,465	51,230	11,624	794	1,039	72	26,538	5,398
Reading as a % of the County	22%	12%	66%	76%	58%	62%	19%	56%	83%	53%

As the chart demonstrates the City of Reading continues to have the largest concentration of minorities and Hispanics. Whites make up 48.4% of city of

Reading's population, blacks make up 13.2% and Hispanics make up 58.1% of the population.

Upon evaluating the previous numbers since 1990 the data reveals that although ethnic & racial minorities have moved into the boroughs and townships of the county the majority remains in Reading suggesting a persisting pattern of concentration of ethnic minorities. Minorities only represent 17% of the county's population.

Figure 2-5
Change in Population by Race and Ethnic Origin-2010

	White		All			American		Some
	Total	alone	Minorities*	Hispanic	Black	Indian /	Alaskan Asian	Race
						Native Alone		Alone
Berks County	37,804	12,688	25,116	30,998	6,365	674	1,600	11,784
Reading city	6,875	-5,892	12,317	20,928	1,677	438	-257	8,413

HUD defines an area of racial or ethnic concentration as an area with a population of racial or ethnic minority residents of 10 percentage points or higher than the County's overall percentage. Concern over the situation of areas of concentrations of racial/ethnic minority residents generally arise when the same geographic areas are also noted to contain a disproportionately higher rate of low-income persons, lower homeownership rates and higher rates of unemployed or underemployed persons, among other issues.

The City of Reading is an area of racial or ethnic concentration for Hispanics, blacks and persons of some other race alone.

Figure 2-6
Areas of Concentration of Minority and Hispanic Residents, Berks County– 2010

	Total	All			Some
	Population	Minorities	Hispanic	Black	other Race
					Alone
Berks County	411,442	12%	10%	4%	5%
Reading city	88,082	41%	37%	12%	22%
CT 1	5,346	38.9%	61.1%	13.8%	31.4%

CT 2	3,970	38.4%	57.7%	17.3%	30.7%
CT 3	2,172	35.3%	49.6%	13.5%	27.2%
CT 4	3,936	40.4%	57.3%	13.5%	32.1%
CT 5	3,554	35.7%	52.6%	8.6%	28.4%
CT 6	3,261	15%	18.1%	9.9%	6.6%
CT 7	4,196	38%	59.1%	10.1%	29.0%
CT 8	4,405	49.1%	68.3%	9.3%	39.6%
CT 9	2,696	36.7%	49.5%	18.0%	28.9%
CT 10	3,248	43.8%	68.7%	19.3%	33.9%
CT 11	4,184	43.9%	70.2%	17.6%	35.9%
CT 12	1,741	44%	67.3%	25.6%	36.0%
CT 13	2,970	36.1%	68.2%	17.7%	29.2%
CT 14	4,494	50%	74.8%	9.6%	40.0%
CT 15	3,730	45.9%	68.0%	10.7%	34.6%
CT 16	2,670	39.5%	58.9%	10.1%	28.6%
CT 17	3,224	52.9%	77.6%	6.5%	42.9%
CT 18	2,874	28.8%	38.3%	13.5%	20.6%
CT 19	2,539	35.8%	56.3%	16.7%	28.9%
CT 20	4,181	29.4%	44.2%	13.5%	22.0%
CT 21	2,783	39.3%	59.9%	15.3%	32.3%
CT 22	2,026	46.7%	75.3%	15.6%	39.6%
CT 23	2,186	47%	69.3%	12.5%	40.0%
CT 25	3,201	41.9%	69.8%	17.6%	33.7%
CT 26	3,330	40.8%	68.7%	13.5%	31.4%
CT 27	2,071	16.7%	22.4%	7.0%	12.0%
CT 29	3,094	15.3%	20.9%	7.6%	9.8%

Source: U.S. Census Bureau, Census 2010,

C. Ancestry

There were 19% foreign born persons living in the City of Reading between 2010 – 2012. Of that number 31% were naturalized U.S. citizens, and 93% entered the county before the year 2010, 8% entered the county in 2010 or later.

Between 2010- 2012 81% of people living in the city were native residents of the United States. More than half (52%) remained living in the state in which they were born.

Figure 2-7
Foreign-Born Population by Municipality – 2008-2012

				Foreign-Born Residents					
				Naturalized Citizens		Not Citizens		Total Foreign-Born Residents	
	Total Population	#	%	#	%	#	%	#	%
Pennsylvania	12,281,054	11,772,763	95.9%	257,339	2.1%	250,952	2.0%	508,291	4.1%
Berks County	373,638	357,606	95.7%	7,116	1.9%	8,916	2.4%	16,032	4.3%
Reading city	81,201	72,685	89.5%	2,607	3.2%	5,909	7.3%	8,516	10.5%
Albany township	1,662	1,636	98.4%	13	0.8%	13	0.8%	26	1.6%
Alsace township	3,689	3,616	98.0%	53	1.4%	20	0.5%	73	2.0%
Amity township	8,841	8,646	97.8%	159	1.8%	36	0.4%	195	2.2%
Bally borough	1,062	1,049	98.8%	13	1.2%	0	0.0%	13	1.2%
Bechtelsville borough	930	913	98.2%	17	1.8%	0	0.0%	17	1.8%
Bern township	6,757	6,473	95.8%	97	1.4%	187	2.8%	284	4.2%
Bernville borough	900	893	99.2%	2	0.2%	5	0.6%	7	0.8%
Bethel township	4,166	4,095	98.3%	28	0.7%	43	1.0%	71	1.7%
Birdsboro borough	5,064	4,976	98.3%	63	1.2%	25	0.5%	88	1.7%
Boyertown borough	3,940	3,909	99.2%	18	0.5%	13	0.3%	31	0.8%
Brecknock township	4,459	4,374	98.1%	49	1.1%	36	0.8%	85	1.9%
Caernarvon township	2,312	2,261	97.8%	28	1.2%	23	1.0%	51	2.2%
Centerport borough	327	323	98.8%	0	0.0%	4	1.2%	4	1.2%
Centre township	3,598	3,536	98.3%	55	1.5%	7	0.2%	62	1.7%
Colebrookdale township	5,270	5,207	98.8%	44	0.8%	19	0.4%	63	1.2%
Cumru township	13,822	13,186	95.4%	327	2.4%	309	2.2%	636	4.6%
District township	1,449	1,433	98.9%	13	0.9%	3	0.2%	16	1.1%
Douglass township	3,311	3,228	97.5%	48	1.4%	35	1.1%	83	2.5%
Earl township	3,066	3,013	98.3%	27	0.9%	26	0.8%	53	1.7%

Exeter township	21,187	20,704	97.7%	300	1.4%	183	0.9%	483	2.3%
Fleetwood borough	4,018	3,940	98.1%	58	1.4%	20	0.5%	78	1.9%
Greenwich township	3,386	3,321	98.1%	51	1.5%	14	0.4%	65	1.9%
Hamburg borough	4,114	4,087	99.3%	20	0.5%	7	0.2%	27	0.7%
Heidelberg township	1,636	1,611	98.5%	12	0.7%	13	0.8%	25	1.5%
Hereford township	3,169	3,139	99.1%	27	0.9%	3	0.1%	30	0.9%
Jefferson township	1,604	1,574	98.1%	25	1.6%	5	0.3%	30	1.9%
Kenhorst borough	2,662	2,608	98.0%	54	2.0%	0	0.0%	54	2.0%
Kutztown borough	5,067	4,915	97.0%	45	0.9%	107	2.1%	152	3.0%
Laureldale borough	3,779	3,708	98.1%	38	1.0%	33	0.9%	71	1.9%
Leesport borough	1,806	1,780	98.6%	19	1.1%	7	0.4%	26	1.4%
Lenhartsville borough	173	167	96.5%	0	0.0%	6	3.5%	6	3.5%
Longswamp township	5,612	5,570	99.3%	34	0.6%	8	0.1%	42	0.7%
Lower Alsace township	4,469	4,355	97.4%	72	1.6%	42	0.9%	114	2.6%
Lower Heidelberg township	4,300	4,095	95.2%	93	2.2%	112	2.6%	205	4.8%
Lyons borough	454	450	99.1%	2	0.4%	2	0.4%	4	0.9%
Maidencreek township	6,549	6,288	96.0%	163	2.5%	98	1.5%	261	4.0%
Marion township	1,573	1,567	99.6%	6	0.4%	0	0.0%	6	0.4%
Maxatawny township	6,032	5,932	98.3%	50	0.8%	50	0.8%	100	1.7%
Mohnton borough	2,963	2,927	98.8%	36	1.2%	0	0.0%	36	1.2%
Mount Penn borough	3,025	2,901	95.9%	110	3.6%	14	0.5%	124	4.1%
Muhlenberg township	16,285	15,844	97.3%	261	1.6%	180	1.1%	441	2.7%
New Morgan borough	35	30	85.7%	0	0.0%	5	14.3%	5	14.3%
North Heidelberg township	1,325	1,293	97.6%	15	1.1%	17	1.3%	32	2.4%
Oley township	3,583	3,525	98.4%	58	1.6%	0	0.0%	58	1.6%
Ontelaunee township	1,221	1,190	97.5%	17	1.4%	14	1.1%	31	2.5%
Penn township	1,958	1,929	98.5%	18	0.9%	11	0.6%	29	1.5%
Perry township	2,463	2,447	99.4%	11	0.4%	5	0.2%	16	0.6%
Pike township	1,677	1,642	97.9%	28	1.7%	7	0.4%	35	2.1%
Richmond township	3,554	3,510	98.8%	26	0.7%	18	0.5%	44	1.2%
Robeson township	6,869	6,743	98.2%	67	1.0%	59	0.9%	126	1.8%
Robesonia borough	2,036	1,975	97.0%	46	2.3%	15	0.7%	61	3.0%

Rockland township	3,765	3,685	97.9%	46	1.2%	34	0.9%	80	2.1%
Ruscombmanor township	3,776	3,711	98.3%	50	1.3%	15	0.4%	65	1.7%
St. Lawrence borough	1,812	1,729	95.4%	25	1.4%	58	3.2%	83	4.6%
Shillington borough	5,059	4,944	97.7%	45	0.9%	70	1.4%	115	2.3%
Shoemakersville borough	2,124	1,970	92.7%	37	1.7%	117	5.5%	154	7.3%
Sinking Spring borough	2,598	2,499	96.2%	73	2.8%	26	1.0%	99	3.8%
South Heidelberg township	5,491	5,381	98.0%	68	1.2%	42	0.8%	110	2.0%
Spring township	21,805	20,939	96.0%	552	2.5%	314	1.4%	866	4.0%
Strausstown borough	303	299	98.7%	4	1.3%	0	0.0%	4	1.3%
Tilden township	3,586	3,484	97.2%	85	2.4%	17	0.5%	102	2.8%
Topton borough	1,944	1,936	99.6%	8	0.4%	0	0.0%	8	0.4%
Tulpehocken township	3,290	3,190	97.0%	50	1.5%	50	1.5%	100	3.0%
Union township	3,453	3,382	97.9%	23	0.7%	48	1.4%	71	2.1%
Upper Bern township	1,479	1,467	99.2%	4	0.3%	8	0.5%	12	0.8%
Upper Tulpehocken township	1,531	1,518	99.2%	6	0.4%	7	0.5%	13	0.8%
Washington township	3,360	3,325	99.0%	18	0.5%	17	0.5%	35	1.0%
Wernersville borough	2,000	1,966	98.3%	24	1.2%	10	0.5%	34	1.7%
West Lawn borough	1,597	1,560	97.7%	30	1.9%	7	0.4%	37	2.3%
West Reading borough	4,107	3,897	94.9%	139	3.4%	71	1.7%	210	5.1%
Windsor township	2,392	2,380	99.5%	12	0.5%	0	0.0%	12	0.5%
Womelsdorf borough	2,599	2,558	98.4%	16	0.6%	25	1.0%	41	1.6%
Wyomissing borough	8,587	8,246	96.0%	190	2.2%	151	1.8%	341	4.0%
Wyomissing Hills borough	2,568	2,319	90.3%	188	7.3%	61	2.4%	249	9.7%

Source: U.S. Census Bureau: American Community Survey 5-Year Estimates 2008- 2012 (B05002)

i. Family Households and Female-Headed Households

The Census Bureau divides households into family and non-family households. Family households include married couples, families with or without children, single parent families, and other families made up of related persons. Non-family households are either single persons living alone, or two or more non-related persons living together.

In the boroughs and townships of Berks County, there were 103,312 family households in 2012. Of the 151,291 total households, 18,978 were female-headed households. Female-headed households increased by 1.4% from 2007

to 2012. The number of male headed households showed an increase as well. In 2007, male households were at 4.9% but increased to 5.4% by 2012.

Figure 2-8
Trends in Household Types – 2000 to 2012

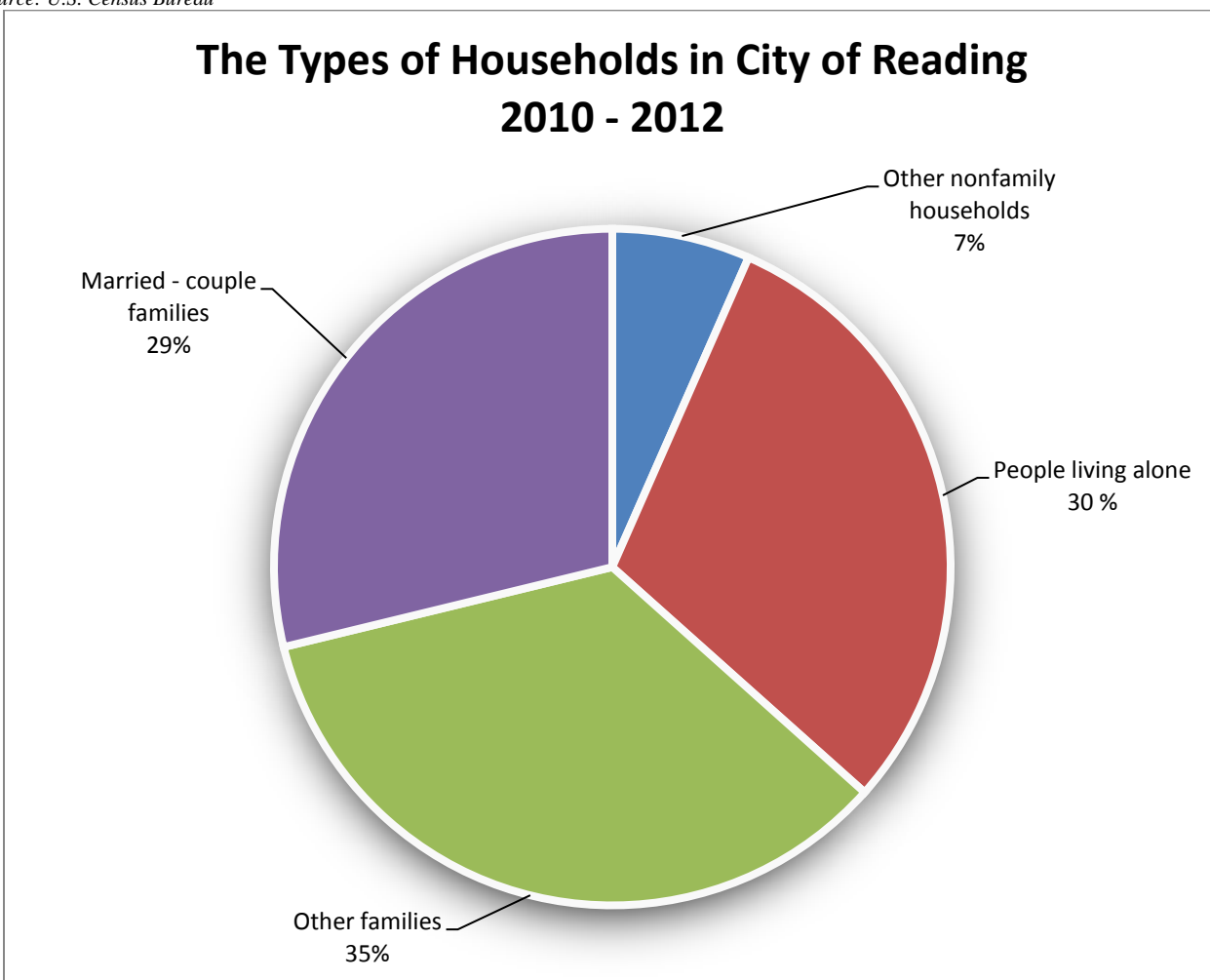
	2000		2007		2012	
	#	%	#	%	#	%
Total Households	141,570	100.0%	149,410	100.0%	151,291	100%
<i>Family Households</i>	98,463	69.6%	104,612	70.0%	103,312	68.3%
Married Couple Households	78,517	55.5%	80,661	54.0%	76,132	50.3%
With children	33,370	23.6%	35,026	23.4%	28,503	18.8%
Without children	45,147	31.9%	45,635	30.5%	47,629	31.5%
Female-Headed Households	14,038	9.9%	16,609	11.1%	18,978	12.5%
With children	8,218	5.8%	12,201	8.2%	11,159	7.4%
Without children	5,820	4.1%	4,408	3.0%	7,819	5.2%
Male-Headed Households	5,908	4.2%	7,342	4.9%	8,202	5.4%
With children	3,273	2.3%	4,039	2.7%	4,353	2.9%
Without children	2,635	1.9%	3,303	2.2%	3,849	2.5%
<i>Non-Family and 1-person Households</i>	43,107	30.4%	44,798	30.0%	47,979	31.7%
Average Household Size	2.55	--	2.61	--	2.65	--

Sources: U.S. Census Bureau and American Community Survey 1 year estimates 2012 (DP-02)

As chart 2-8 demonstrates family households decreased from 2007 to 2012 by 1.7%. Married households decreased by 3.7% and married households without children experienced the largest decrease from 23.4% in 2007 to 18.8% in 2012 (which is a 4.6% decrease).

Figure 2-9

Source: U.S. Census Bureau



In 2010- 2012 there were 31,000 households in the City of Reading, with the average household size of 2.8 people.

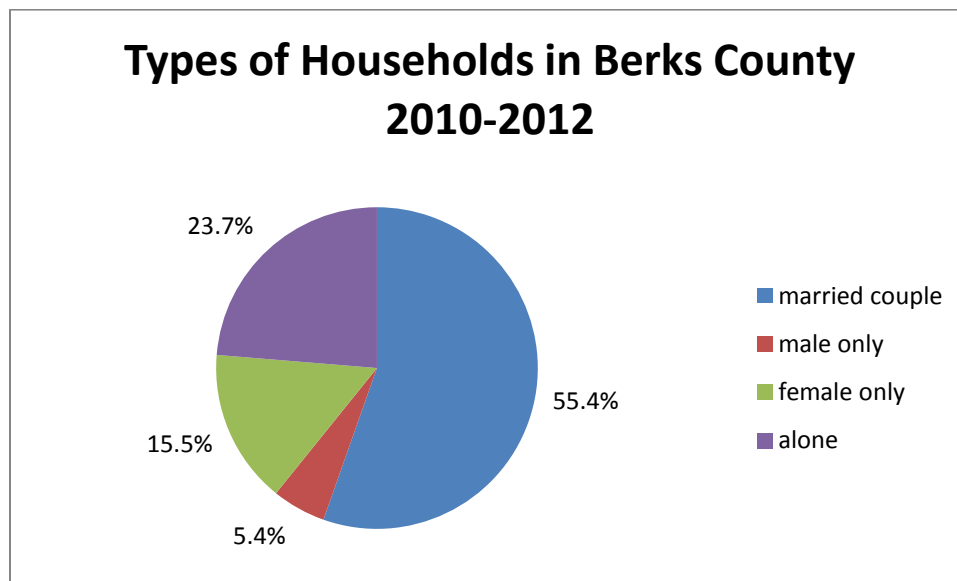
Families account for 63% of city households which includes married couples (29%) and other families (35%). 19% are female headed households with no husband present but children are in the home. Non-family households made up 37% of all city households. Some of the nonfamily households were people living alone however some households were comprised of non- related people living together.

Additionally 43% of all city households had one or more people under the age of 18 and 21% had one or more people over the age of 65 years.

The data contained in **Figure 2-10** is for the townships and boroughs in the County of Berks. The chart demonstrates that married couples are the majority of households across all categories.

Female headed households, Hispanic households are at 31.3%, followed by some other Race alone (31%) then Black households at 19.6% followed by White households at (11.2%).

Figure 2-10



Source: U.S. Census Bureau, Census 1year estimate 2012

ii. Disability Status

The Census Bureau reports disability status for non-institutionalized disabled persons age 5 and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Discrimination based on physical, mental or emotional handicap, provided "reasonable accommodation" can be made, is prohibited under the Fair Housing Act. Reasonable accommodation may include changes to address the needs of disabled persons and may include adaptive structural changes as well as administrative changes, provided these changes can reasonably be made.

Berks County, had 405,986 non-institutionalized persons age 5 years and older between the years of 2008 through 2012. Of these, 52,021 or 13% had at least one disability.

Twenty-six municipalities had rates that were the same or higher than the rate of disabled persons than the County overall. These communities are highlighted in bold italics in the following table.

Figure 2-11
Persons with Disabilities – 2008 – 2012

	Civilian Non- institutionalized Population 5 years and older	With one or more disabilities	Percent
Berks County	405,986	52,021	13%
Reading city	87,523	16,452	19%
Albany township	1,549	153	9%
Alsace township	3709	533	14%
Amity township	12,462	1,165	9%
Bally borough	1,270	135	11%
Bechtelsville borough	896	101	11%
Bern township	4,614	625	14%
Bernville borough	918	142	16%
Bethel township	4,131	363	9%
Birdsboro borough	5,168	613	12%
Boyertown borough	4,055	721	18%
Brecknock township	4,603	418	9%
Caernarvon township	3,926	298	8%
Centerport borough	481	57	12%
Centre township	4,030	465	12%
Colebrookdale township	5,108	574	11%
Cumru township	14,934	1,981	13%
District township	1,272	138	11%
Douglass township	3,228	378	12%
Earl township	3,194	523	16%
Exeter township	25,131	2,112	8%
Fleetwood borough	4,102	512	13%
Greenwich township	3,717	380	10%
Hamburg borough	4,276	612	14%

Heidelberg township	1,606	168	11%
Hereford township	3,006	722	24%
Jefferson township	2,110	195	9%
Kenhorst borough	2,872	361	13%
Kutztown borough	4,884	399	8%
Laureldale borough	3,916	565	14%
Leesport borough	1,948	210	11%
<i>Lenhartsville borough</i>	<i>191</i>	<i>20</i>	<i>11%</i>
Longswamp township	5,619	618	11%
Lower Alsace township	4,488	492	11%
Lower Heidelberg township	5,481	491	9%
Lyons borough	404	101	25%
Maidencreek township	9,059	722	8%
Marion township	1,723	181	11%
Maxatawny township	7,892	532	7%
Mohnton borough	3,033	379	13%
Mount Penn borough	3,119	339	11%
Muhlenberg township	19,369	2,294	12%
New Morgan borough	28	5	18%
North Heidelberg township	1,198	115	10%
Oley township	3,641	294	8%
Ontelaunee township	1,625	208	13%
Penn township	2,011	189	10%
Perry township	2,332	374	16%
Pike township	1,996	175	9%
Richmond township	3,403	437	13%
Robeson township	7,228	719	10%
Robesonia borough	2,070	163	8%
Rockland township	3,782	366	10%
Ruscombmanor township	4,087	300	7%
St. Lawrence borough	1,811	211	12%
Shillington borough	5,272	497	9%

Shoemakersville borough	1,403	237	17%
Sinking Spring borough	3,947	494	13%
South Heidelberg township	7,166	918	13%
Spring township	26,916	2,801	10%
Strausstown borough	299	31	10%
Tilden township	3,466	429	12%
Topton borough	1,846	187	10%
Tulpehocken township	3,264	359	11%
Union township	3,513	433	12%
Upper Bern township	1,491	170	11%
Upper Tulpehocken township	1,658	192	12%
Washington township	3,830	568	15%
Wernersville borough	2,275	334	15%
West Reading borough	3,781	528	14%
Windsor township	2,436	367	15%
Womelsdorf borough	2,800	286	10%
Wyomissing borough	10,394	1,394	13%

Source: U.S. Census Bureau, Census 2008 - 2012

D. Income Data

i. Median Household Income

In 2012, the median household income (MHI) in Berks County was \$55,170 compared to the MHI of \$26,777 for City of Reading residents.

As shown in the following table, Black, some other Race alone and Hispanic households generally have lower incomes than White households. In the lowest income category (under \$24,999) these three groups had the highest percentages (52%, 54% and 49% respectively). The category where incomes are similar to each other for all races noted in the chart is between \$25,000 and \$49,999. As the chart demonstrates Whites were at 25%, Blacks at 27%, some other Race alone 24% and Hispanics 26%.

In 2011, the City of Reading was named as having the largest share of residents living in poverty in all U.S. cities with a population of 65,000 or more. A total of 41.3% of city residents and 13.7% of county residents were considered impoverished. In 2013 that number decreased slightly to 40.5 % in the City but rose to 14.6% in the county.

Figure 2-12
Household Income by Race and Ethnicity – 2012

	White	Black	Some Other Race	Hispanic
Number of Households	134,062	7,698	5,810	19,083
% Households by Income				
\$0 to \$24,999	20%	52%	54%	49%
\$25,000 to \$49,999	25%	27%	24%	26%
\$50,000 to \$74,999	20%	13%	15%	11%
\$75,000 and higher	35%	8%	7%	14%

*Native Hawaiian/Pacific Islanders and American Indians/Alaskan Natives were not included due to small populations

Source: U.S. Census Bureau, Census 2012

In the higher income categories, the percentage drops significantly for Blacks, Hispanics and some other race alone. Whites account for 35% of persons with incomes at \$75,000 or above whereas Blacks, some other race alone and Hispanics do not together total 35% (Blacks 8%, some other Race 7% and Hispanics 14%).

The differences in incomes across racial/ethnic groups could be part of the explanation for the un-intentional ethnic minority concentration patterns observed in Berks County. Since such large shares of minority and Hispanic households have lower incomes, they may not be able to afford to live in many areas of the county outside of Reading where more whites can afford to live.

ii. Low and Moderate Income Persons

The following table outlines the percentage of low and moderate income (LMI) persons in the County by census block group. This information is calculated by HUD to determine area eligibility for the Community Development Block Grant (CDBG) Program. Persons deemed low-moderate income have incomes at or below 80% of the area median income level. HUD's formula for calculating low

and moderate income persons includes persons residing in households and excludes persons residing in group quarters.¹

Based on the 2000 census data, HUD determined that there were 144,399 low and moderate income persons in Berks County, equivalent to 40% of the population for which this rate is calculated.

Reading contains 54,109 (37%) of the county's LMI population, and 68% of the population in Reading for which this rate is calculated is low and moderate income. By block group, there are some areas in the county where the concentration of LMI persons is even higher. With the exception of block groups with small populations (less than 300 persons per block group), the majority of the block groups with the highest concentrations of LMI persons are located in Reading. In Reading, there is a correlation between census tracts with concentrations of minorities and those with high concentrations of LMI persons and a correlation between census tracts with concentrations of Hispanics and those with high concentrations of LMI persons.

Figure 2-12
Low-Moderate Income Block Group Areas by Municipality – 2000

tract	blkgrp	lowmod	lowmoduniv	lowmod_pct
000100	1	1,480	1,490	99.33%
000100	2	1,080	1,200	90.00%
000100	3	550	625	88.00%
000100	4	475	475	100.00%
000100	5	935	1,040	89.90%
000200	1	1,140	1,665	68.47%
000200	2	340	530	64.15%
000200	3	1,570	1,980	79.29%
000300	1	550	935	58.82%
000300	2	465	930	50.00%

¹ The group quarter population includes persons under formally authorized supervised care or custody such as correctional institutions, nursing homes, and juvenile institutions. The group quarter population also includes non-institutionalized persons living in group quarters such as college dormitories, military quarters, and group homes.

000400	1	1,385	1,735	79.83%
000400	2	635	970	65.46%
000400	3	875	1,040	84.13%
000500	1	680	1,150	59.13%
000500	2	790	1,385	57.04%
000500	3	705	1,160	60.78%
000600	1	330	595	55.46%
000600	2	660	1,835	35.97%
000700	1	710	1,150	61.74%
000700	2	545	1,385	39.35%
000700	3	785	1,075	73.02%
000800	1	1,070	1,820	58.79%
000800	2	1,425	1,575	90.48%
000800	3	615	920	66.85%
000900	1	1,295	2,085	62.11%
000900	2	495	670	73.88%
001000	1	1,140	1,470	77.55%
001000	2	1,115	1,605	69.47%
001100	1	1,635	1,915	85.38%
001100	2	580	690	84.06%
001100	3	1,750	1,905	91.86%
001200	1	560	585	95.73%
001200	2	545	725	75.17%
001300	1	810	955	84.82%
001300	2			73.61%

		530	720	
001300	3	325	355	91.55%
001400	1	890	1,030	86.41%
001400	2	750	1,165	64.38%
001400	3	850	1,020	83.33%
001400	4	1,135	1,185	95.78%
001500	1	1,375	1,635	84.10%
001500	2	1,315	1,585	82.97%
001500	3	655	870	75.29%
001600	1	1,135	1,420	79.93%
001600	2	835	1,520	54.93%
001700	1	1,710	2,205	77.55%
001700	2	945	985	95.94%
001800	1	730	1,485	49.16%
001800	2	1,180	1,720	68.60%
001900	1	875	935	93.58%
001900	2	1,085	1,315	82.51%
002000	1	800	1,200	66.67%
002000	2	1,265	1,615	78.33%
002000	3	945	1,440	65.63%
002100	1	495	970	51.03%
002100	2	1,035	1,135	91.19%
002100	3	720	890	80.90%
002200	1	610	785	77.71%
002200	2	1,055	1,220	86.48%

002300	1	835	945	88.36%
002300	2	655	1,010	64.85%
002500	1	425	540	78.70%
002500	2	1,320	2,045	64.55%
002500	3	520	795	65.41%
002600	1	445	745	59.73%
002600	2	2,205	2,415	91.30%
002700	1	225	610	36.89%
002700	2	615	1,280	48.05%
002900	1	1,095	2,195	49.89%
		61,305	84,255	72.76%

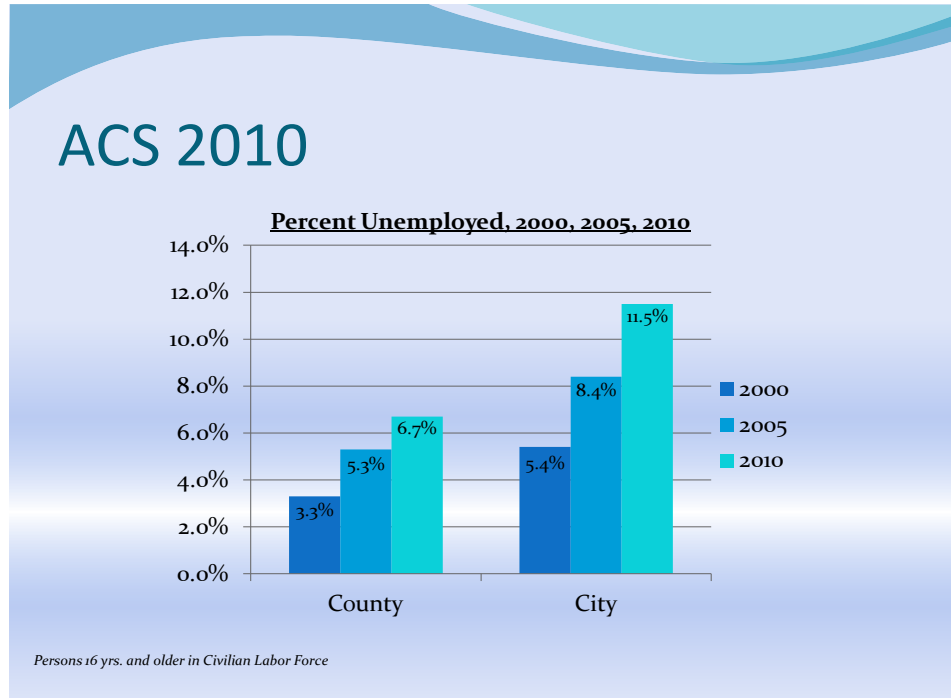
Source: U.S. Dept. of Housing & Urban Development

E. Employment Data

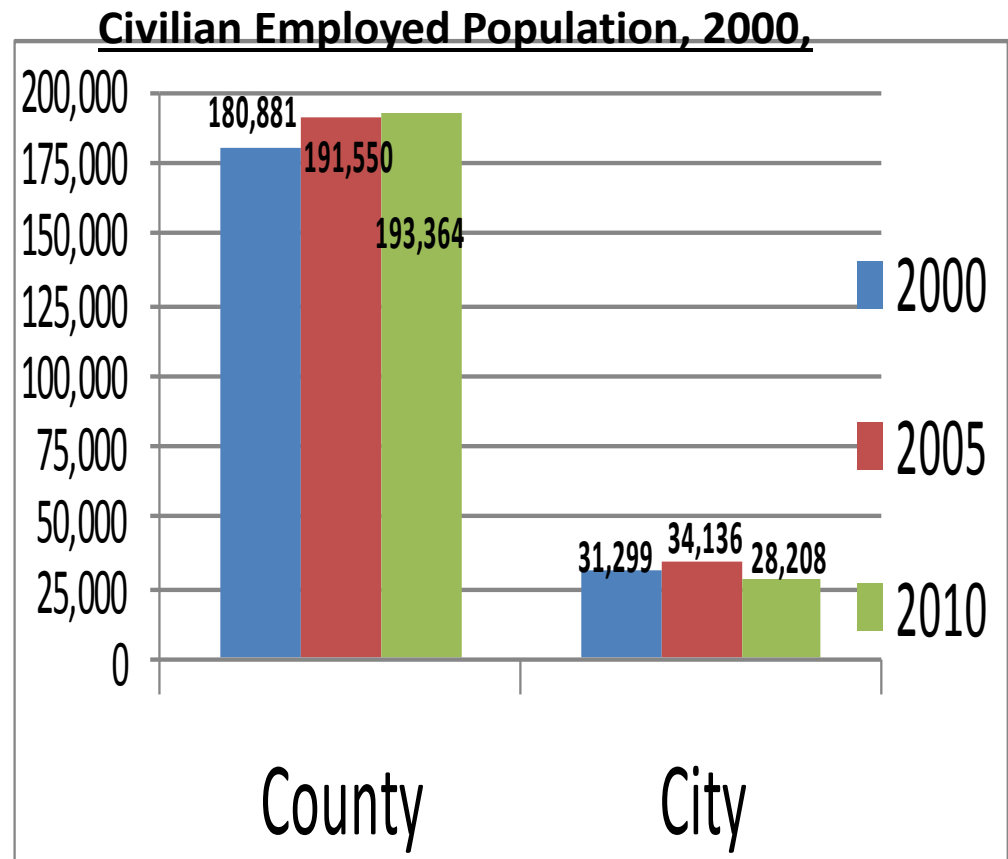
i. Civilian Labor Force

In 2000, the unemployment rate for Berks County was 5.1%. In 2012, that rate climbed to 9.9% which is slightly higher than the 8.5% rate of unemployment for the State. Unemployment rates were lowest among Whites in both the county and the State. The highest unemployment was experienced by Blacks, where it was more than triple the unemployment rate among Whites. Unemployment rates of whites, Hispanics, and persons of some other race alone closely resembled those of the State. The rate of Black unemployment was 9% higher than that of the State.

Figure 2-13
Civilian Labor Force – 2012



ACS 2010



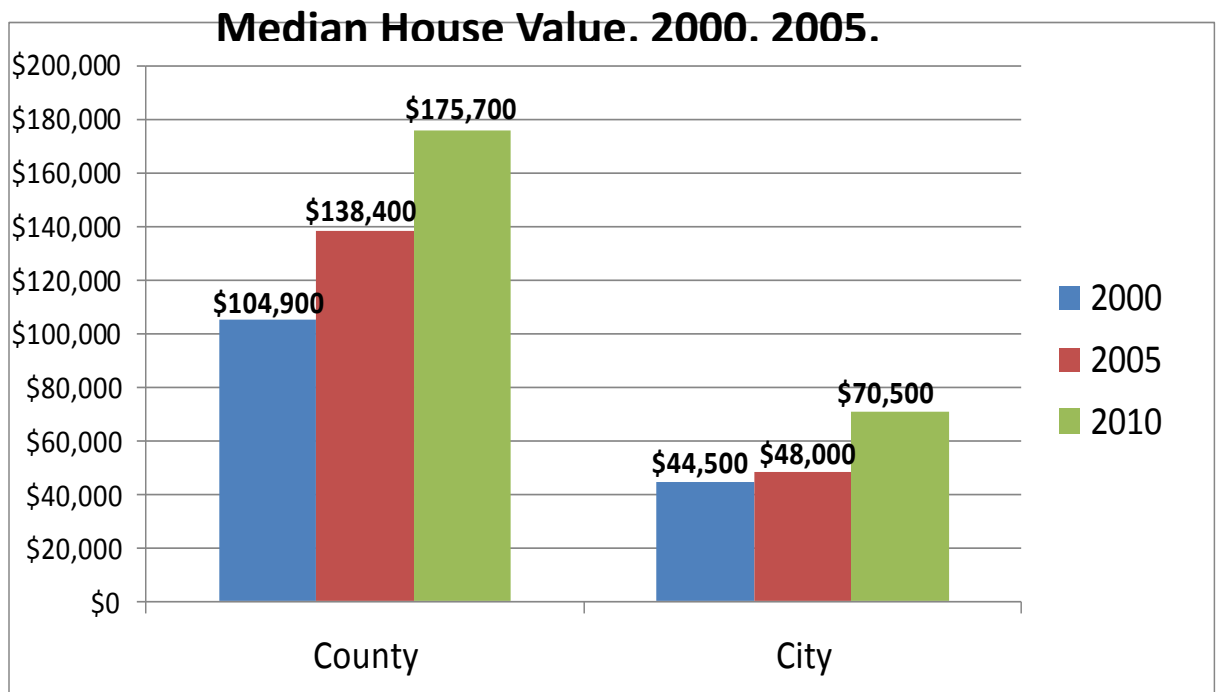
Civilian Employed Population aged 16 yrs.

F. Housing Data

i. Cost of Housing

The median housing value in Berks County increased 35% between 1990 and 2007, when adjusted for inflation. This was in stark contrast to the median gross rent, which increased only slightly since 1990, when adjusted for inflation. During the same period, median household income, adjusted for inflation, remained relatively constant.

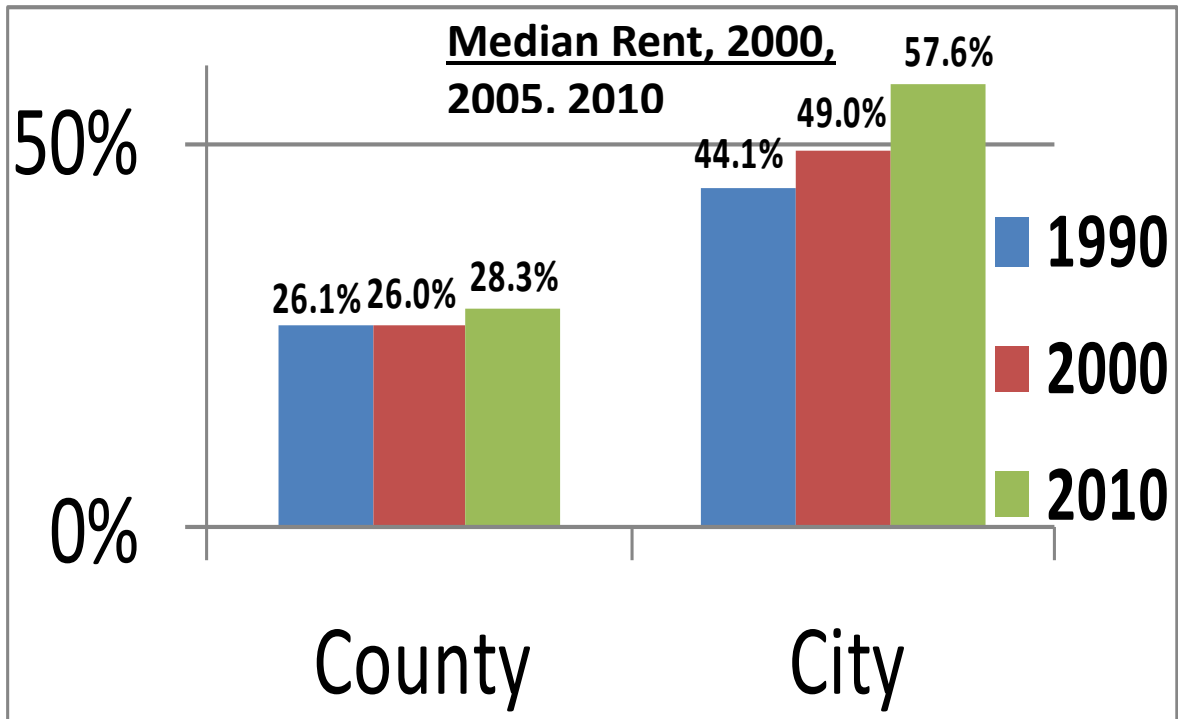
ACS 2010



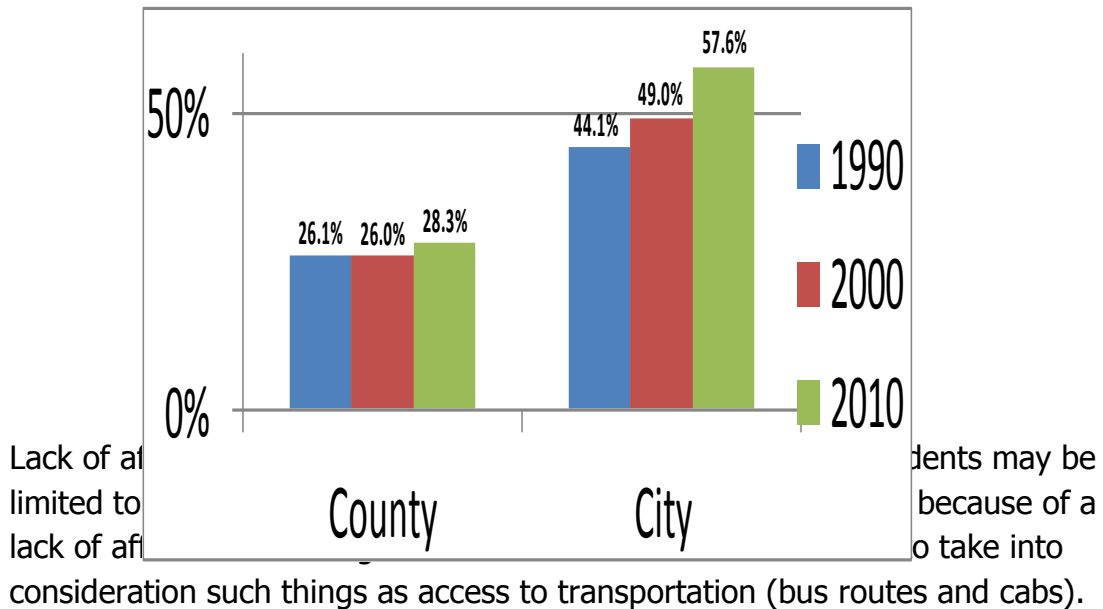
and those with rents higher than \$1,000 per month more than tripled.

Owner-occupied units

ACS 2010



Renter Occupancy Rates, 1990, 2000, 2010



Occupied Housing

ii. Home Ownership

The overall home ownership rate in Berks County was 74% in 2000. Of the total 104,693 homeowners, 99,371 (95%) were white households. Racial and ethnic minority homeowners numbered only 5,322, comprising 5% of all homeowners even though they constitute 11.8% of the population.

Households headed by blacks, Hispanics, and persons of some other race alone own their homes at a much lower rate than white households. Among all housing units occupied by white householders, 77% were owner-occupied. For blacks, the rate was only 43%, and only 34% of some other race households and 37% of Hispanic households are homeowners.

With the exception of Douglass Township, where 4% of homeowners are black, and Reading, where 77% of homeowners are white, blacks, Hispanics, and persons of some other race as groups do not comprise more than 3% of the homeowners in any municipality in Berks County. As previously explained,

Reading also contains the highest percentage of minority and Hispanic residents.

Figure 2-17
Home Ownership by Race/Ethnicity of Household – 2010

	Owner Occupied Units	Percent Owner-Occupied Units			
		White	Black	Some Other Race	Hispanics
Pennsylvania	3,491,722				1%
Berks County	110,653	92.4%	2.5%	3%	2%
Reading city	12,703	64%	11%	19%	6%
Albany township	549	99%	1%	0%	0%
Alsace township	1,327	99%	0.4%	0%	.6%
Amity township	3,626	94%	3%	0.3%	2.7%
Bally borough	331	100%	0%	0%	0%
Bechtelsville borough	264	100%	0%	0%	0%
Bern township	1,834	96%	1%	0.6%	2.94%
Bernville borough	238	97%	1%	1%	1%
Bethel township	1,145	97%	0.6%	0.6%	2.88%
Birdsboro borough	1,432	98%	1%	0.3%	.97%
Boyertown borough	938	99%	0.1%	0%	.9%
Brecknock township	1,517	98%	1%	0.1%	.9%
Caernarvon township	1,205	96%	2%	0.2%	1.8%
Centerport borough	91	98%	1%	1%	0%
Centre township	1,368	99%	0.4%	0.2%	.4%
Colebrookdale township	1,709	99%	.05%	.3%	.65%
Cumru township	4,533	96%	1.4%	0.6%	2%
District township	461	99%	.4%	0%	.6%
Douglass township	1,138	96%	4%	.08%	0%
Earl township	1,073	99%	.6%	.1%	.3%
Exeter township	8,329	95%	3%	.5%	1.5%
Fleetwood borough	1,269	98%	.5%	.5%	1%

Greenwich township	1,219	98%	.4%	.5%	1.1%
Hamburg borough	1,177	98%	.5%	.6%	.9%
Heidelberg township	525	98%	1%	.2%	.8%
Hereford township	1,069	98%	.1%	1%	.9%
Jefferson township	645	97%	2%	.3%	.7%
Kenhorst borough	1,049	94%	2%	2%	2%
Kutztown borough	972	98%	.4%	.2%	1.4%
Laureldale borough	1,314	92%	2%	5%	1%
Leesport borough	596	97%	2%	.7%	.3%
Lenhartsville borough	43	100%	0%	0%	0%
Longswamp township	1,813	98%	.3%	.2%	1.5%
Lower Alsace township	1,406	96%	1%	1%	2%
Lower Heidelberg township	1,690	95%	2%	.8%	2.2%
Lyons borough	121	98%	0%	.8%	1.2%
Maidencreek township	2,814	95%	2%	1%	2%
Marion township	501	99%	0%	1%	0%
Maxatawny township	1,071	99%	.09%	.09%	.82%
Mohnton borough	925	97%	.6%	.4%	2%
Mount Penn borough	884	93%	2%	2%	3%
Muhlenberg township	6,153	92%	3%	3%	2%
New Morgan borough	0	0	0	0	0%
North Heidelberg township	433	98%	.2%	.5%	1.3%
Oley township	1,097	99%	.2%	.2%	.6%
Ontelaunee township	526	92%	4%	2%	2%
Penn township	682	97%	.6%	.7%	1.7%
Perry township	810	99%	.3%	.4%	.3%
Pike township	587	98%	.2%	0	1.8%
Richmond township	1,034	99%	.2%	0	.8%
Robeson township	2,328	99%	.3%	.04%	.66%
Robesonia borough	621	97%	1%	1%	1%
Rockland township	1,308	98%	.2%	0	1.8%
Ruscombmanor township	1,404	99%	.4%	.07%	.53%

St. Lawrence borough	522	97%	1%	.7%	1.3%
Shillington borough	1,688	95%	1%	1%	3%
Shoemakersville borough	403	98%	0%	1%	1%
Sinking Spring borough	1,008	93%	2%	1%	4%
South Heidelberg township	2,288	95%	2%	.7%	2.3%
Spring township	8,309	94%	2%	1%	3%
Strausstown borough	98	100%	0	0	0%
Tilden township	1,129	98%	.3%	.6%	1.1%
Topton borough	575	98%	.3%	.2%	1.5%
Tulpehocken township	838	98%	.6%	.2%	1.2%
Union township	1,181	99%	.8%	.2%	0%
Upper Bern township	567	98%	.4%	1%	.6%
Upper Tulpehocken township	473	98%	.6%	.6%	.8%
Washington township	1,256	99%	.2%	.3%	.5%
Wernersville borough	730	95%	2%	1%	2%
West Reading borough	926	89%	3%	4%	4%
Windsor township	757	99%	.3%	.3%	.4%
Womelsdorf borough	824	96%	1%	.6%	2.4%
Wyomissing borough	3,150	95%	1%	1%	3%

Source: U.S. Census Bureau, Census 2010, Summary File 3 (H14)

iii. Cost Burdened Households

Affordable housing is defined as paying no more than 30% of gross household income for monthly housing expenses including mortgage, utilities, insurance and taxes, or rent and utilities, regardless of income level. It should be noted that some households may choose to pay more than 30% of their income for housing. However, when households spend more than 30% of their income on housing, it is considered excessive and these households are classified as cost burdened.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among lower income households, who have fewer housing choices overall.

Figure 2-18
Cost Burdened Households – 2000

Income Category by Housing Problem	RENTERS					OWNERS				
	Elderly	Small Families	Large Families	All Others	Total	Elderly	Small Families	Large Families	All Others	Total
Extremely Low Income (0-<30% of MFI)	2,514	2,534	809	2,584	8,441	3,766	988	395	916	6,065
% with Any Housing Problem	63.8	77.3	88.3	66.9	71.2	76	79.8	91.1	80.3	78.2
% Cost Burdened	62.6	73.4	74.7	65	67.7	75.3	77.8	86.1	78.8	77
% Extremely Cost Burdened	43.7	55.4	48.8	50.7	49.9	42.1	67.3	70.9	62	51.1
Very Low Income (30-<50% of MFI)	2,321	1,913	594	1,750	6,578	5,604	1,642	745	928	8,919
% with Any Housing Problem	61.7	65.5	78.1	66	65.4	35.6	71.4	72.5	68.2	48.6
% Cost Burdened	60	59	52	63.4	59.9	34.7	70.9	65.1	67.8	47.3
% Extremely Cost Burdened	18.2	7.3	5.7	13.1	12.6	12.2	39	22.8	42.6	21.2
Low Income (50-<80% of MFI)	1,955	2,954	859	2,894	8,662	8,147	5,628	1,738	2,242	17,755
% with Any Housing Problem	39.6	21.8	41.8	20.9	27.5	15.6	44	48.8	52.5	32.5
% Cost Burdened	38.4	15.4	9.8	16.7	20.5	15.3	43	39.3	52.3	31.1
% Extremely Cost Burdened	4.9	1	0.5	1.2	1.9	4.5	10.4	6	17.3	8.1
Middle Income (80% of MFI & above)	1,477	5,520	773	5,405	13,175	11,968	44,884	7,129	7,959	71,940
% with Any Housing Problem	12.3	5.5	26.3	3.3	6.6	7	8.8	14.8	16.8	10
% Cost Burdened	10.7	1.2	1	1.7	2.4	6.7	8.4	9	15.8	9
% Extremely Cost Burdened	4.7	0.2	0.5	0	0.6	0.7	0.7	0.3	1.5	0.8
Total	8,267	12,921	3,035	12,633	36,856	29,485	53,142	10,007	12,045	104,679

Source: State of the Cities Data System: HUD CHAS Table 1C

The following chart illustrates the degree of cost burden among households by income group, tenure (renters versus owners), and race/ethnicity. Using the same data source, it is possible to analyze the degree to which white, black, and Hispanic households are cost burdened relative to each other in Berks County. (The data for households of some other race alone was not available, and the data for all other racial and ethnic minorities was not analyzed due to small populations.)²

Figure 2-19
Comparison of Cost Burdened Households by Race/Ethnicity– 2000

² HUD CHAS data tables provide information on the percent of households by race “with housing problems” but do not distinguish between the three types of housing problems surveyed: overcrowded, lacking complete plumbing/kitchen facilities and cost burden. However, in all data tables, cost burden is (by far) the housing problem that impacts more households than the other two physical deficient characteristics combined.

		Extremely Low Income (0%-<30% of MFI)	With any housing Problem	Very Low Income (30%-<50% of MFI)	With any housing Problem	Low Income (50%-<80% of MFI)	With any housing Problem
RENTER HOUSEHOLDS	White						
	Elderly	2,135	66%	2,190	61%	1,855	41%
	Family	1,040	78%	1,255	67%	2,645	24%
	Other	1,595	69%	1,370	69%	2,390	20%
	Total	4,770	70%	4,815	65%	6,890	27%
	Black						
	Elderly	115	65%	85	71%	40	25%
	Family	355	79%	260	64%	270	30%
	Other	255	75%	125	64%	105	43%
	Total	725	75%	470	65%	415	33%
	Hispanic						
	Elderly	240	48%	70	71%	39	10%
	Family	1,790	81%	945	71%	815	34%
	Other	625	56%	225	51%	345	19%
	Total	2,655	72%	1,240	68%	1,199	29%
OWNER HOUSEHOLDS	White						
	Elderly	3,605	76%	5,450	35%	8,040	15%
	Family	950	83%	1,700	73%	6,205	45%
	Other	785	82%	840	67%	2,090	53%
	Total	5,340	78%	7,990	46%	16,335	32%
	Black						
	Elderly	80	81%	30	67%	45	56%
	Family	70	79%	120	54%	245	41%
	Other	40	75%	20	100%	50	40%
	Total	190	79%	170	62%	340	43%
	Hispanic						

	Elderly	65	69%	80	56%	30	0%
	Family	345	86%	495	76%	750	43%
	Other	70	64%	60	75%	75	33%
	Total	480	80%	635	73%	855	40%

Source: HUD's State of the Cities Data System, 2000

The populations of black and Hispanic households are much smaller than those of white households, and this can skew the data.

Regardless of the income level, total black and Hispanic households experienced higher degrees of cost burden than white households in all but one case. Beyond this, however, no conclusive pattern emerges from the data evidencing a correlation between race/ethnicity, cost burden, income level, and/or household type.

G. Public Housing

The Berks County Housing Authority owns and manages all public housing units in the county outside of Reading and the administrator of Housing Choice Vouchers (HCV) (formerly known as Section 8) for privately owned, government-subsidized housing outside of Reading. Currently there are 488 vouchers being used.

The Reading Housing Authority is the owner and manager of all public housing units in the City of Reading and the administrator of HCV for privately owned, government-subsidized housing in Reading. Presently, there are a total of 1,605 public housing units in the City of Reading. The Authority also utilizes 604 HCV, 479 of which are in use. The Housing Authority of the County of Berks is currently utilizing 488 HCV's.

As of 11/11/13 there were 777 families on the waiting list for public housing. 78 families are on the waiting list for the HCV program. Demographic information is not collected for persons on the waiting list.

The public housing found outside the City of Reading is located in 19 different boroughs. A total of 1,256 units are available outside of the City of Reading. The City contains almost 2 ½ times that amount of units (3,170 or 72% of all units). The limited distribution of public housing severely restricts location choice outside of the City and provides few geographical choices for extremely and very low income persons and households.

H. Public and Assisted Housing

The table below provides a listing of the public and assisted housing units located in the County & City. The income level is shown by using four abbreviations: 1) EL

for Extremely Low Income (0% to 30% of median income); 2) L for Low Income (31% to 50% of median income); 3) M for Moderate Income (51% to 80% of median income); 4) OI for Other Income (81% and above median income). The type of family served is shown by using three abbreviations: 1) E for elderly; 2) S for small family; and 3) L for large family.

Figure 2-20
Inventory of Public & Assisted Housing Units – 2013

Project	Location	# Units	Income Level	Type	Eff.	1B	2B	3B	4B +	Special Needs
Amity Manor	Amity	36	M	E	0	36	0	0	0	2
Weidner Manor	Amity	24	M	E	0	24	0	0	0	3
Southgate	Bern	45	L	E	0	45	0	0	0	4
Brooke Estates	Birdsboro	40	L	E & S	13	16	7	4	0	0
Birdsboro Estates	Birdsboro	36	M	S	0	12	24	0	0	2
Chestnut Court Apts.	Birdsboro	16	L	E	0	16	0	0	0	2
Rittenhouse Apts.	Boyertown	24	L	E	0	16	8	0	0	1
Warwick Apts.	Boyertown	12	L	E	0	12	0	0	0	0
Sencit Townhouses	Cumru	201	M	E	0	200	1	0	0	10
Stony Creek	Exeter	25	L	S	0	2	11	12	0	2
Laurel Court	Fleetwood	20	L	E	5	15	0	0	0	2
Tarsus Manor	Fleetwood	33	M	E	0	33	0	0	0	2
Clearview Apts.	Hamburg	37	M	S	0	12	25	0	0	3
Wyndcliffe House Apts.	Hamburg	100	M	E	0	100	0	0	0	10

Knitting Mill Apts.	Hamburg	27	L	E	0	27	0	0	0	0
Saucony Cross	Kutztown	83	M	E	0	80	3	0	0	6
St. Catharine Apts.	Mt. Penn	35	L	E	0	35	0	0	0	0
Park Terrace	Mohnton	48	M	S	0	24	24	0	0	1
Park Terrace East	Mohnton	44	M	E	0	28	16	0	0	0
Jefferson Heights	Muhlenberg	27	L	S & L	0	3	7	13	4	1
Queen of Angels	Muhlenberg	45	L	E	0	45	0	0	0	3
Glenside Homes	Reading	400	L	S & L	0	112	208	72	8	20
Episcopal House	Reading	140	M	E	82	58	0	0	0	3
Sixth Ward	Reading	10	M	S & L	0	0	4	4	2	0
Emma's Place	Reading	10	M	S	0	0	0	10	0	1
Hugh Carcella Apts.	Reading	120	L	S	60	60	0	0	0	12
Jamestown Village Apts.	Reading	275	L	S	0	121	154	0	0	1
Hensler Homes	Reading	102	L	E	0	102	0	0	0	5
Oakbrook Homes	Reading	526	L	S & L	0	96	188	162	80	0
Franklin Tower	Reading	48	L	E	16	32	0	0	0	2
Kennedy Towers	Reading	145	L	E	77	68	0	0	0	4
G. Rhodes Apts.	Reading	156	L	E	104	52	0	0	0	8
Eisenhower Apts.	Reading	156	L	E	104	52	0	0	0	8
S. Hubert Apts.	Reading	70	L	S	42	28	0	0	0	4

Sylvania Homes	Reading	126	M	S	24	38	48	16	0	0
Beacon House	Reading	13	M	S	0	3	7	3	0	2
Bookbindery	Reading	41	L	S	0	24	14	3	0	9
Reading Elderly	Reading	200	M	E	0	185	16	0	0	18
B-Nai Brith	Reading	174	M	E	89	86	0	0	0	18
The Bakery Apts.	Reading	11	L	S	0	3	3	2	0	0
Penn's Common Court	Reading	46	M	E	0	37	9	0	0	3
Market Square	Reading	38	M	E	0	38	0	0	0	3
The Lincoln Residences	Reading	52	M	E	0	52	0	0	0	11
River Oak Apts.	Reading	15	M	S & L	0	12	0	3	0	3
Hampden House Apts.	Reading	144	M	S&L	0	56	80	8	0	0
Century Hall Apts.	Reading	15	L	S	0	3	12	0	0	1
Oakshire	Reading	90	L	E	0	45	45	0	0	8
Furnace Creek	Robesonia	24	M	E	0	24	0	0	0	1
Noble Manor	Shoemakers-ville	18	M	E	0	18	0	0	0	1
Cacoosing Meadows	Sinking Spring	25	L	S	0	1	13	11	0	2
Penns Crossing	Spring	52	L	E	0	52	0	0	0	4
Berkshire Hills	Spring	40	M	S	0	14	18	8	0	0
John F. Lutz Apts.	St. Lawrence	39	M	E	0	34	5	0	0	3

Heilman House	Topton	50	L	E	0	50	0	0	0	5
Lutheran Meadows	Topton	50	L	E	0	50	0	0	0	5
Northvale Hill	Womelsdorf	20	L	E	0	20	0	0	0	2
Henner Apts.	Womelsdorf	27	L	E	0	27	0	0	0	0
Goggleworks	Reading	12	L	E	0	12	0	0	0	0
TOTAL		4448			616	2435	952	334	98	221

In the previous Analysis, it was noted that in 2009 Reading Housing Authority signed an out of court settlement with the Department of Justice addressing how much housing the Authority will provide for persons with disabilities.

Reading Housing Authority has demonstrated a willingness to cooperate and has shown tremendous improvement. Although the waiting list remains long for those needing subsidized housing, the improvements that RHA has shown is noteworthy. Recently RHA was designated a "High Performer" by HUD. They were able to receive a score of 92 on a scale of 100.

I. Public Transit:

Households without a vehicle, typically low to moderate income households, are at a disadvantage in accessing jobs and services. This is even more true in rural areas. Access to public transportation is critical to these households. Without access to transportation, potential employment can be at risk. Not having access to employment can also put their housing needs at risk. In Berks County approximately 1.7% of people aged 16 years and older utilize public transportation, and 9% of city residents utilize public transportation. These percentages exclude utilizing taxi cabs.

58% of city workers drove to work alone between 2010- 2012. 20% of those workers carpooled.

In Berks County, the Berks Area Regional Transportation Authority (BARTA) provides transportation to city/county residents. BARTA provides extensive routes and schedules for those that choose to utilize public transportation to get to work.

BARTA provides the following:

- 21 fixed routes with regular schedules to destinations such as Fairgrounds Square Mall, Albright College, Reading Hospital, Berkshire Mall and local area employers.
- The BARTA Special Services Division provides door to door transportation. This program requires an application prior to use. Service is available between the hours of 5:00 a.m. and 10:30 p.m., Monday through Friday. There are other requirements associated with this program as well as a fee.
- 37 para-transit vehicles in the Special Services Division

BARTA's participation and willingness to work with area businesses and assess community needs has been essential for the Berks County area. Barta established a route to Cabela's in 2003 (which was ranked #39 in 2012 for Berks County top 50 employers). This same route also services a large manufacturer (Ashley Furniture) as well.

In 2007, BARTA created a special route to transport city workers to East Penn Manufacturing, which was named the top employer in 2012.

J. Private Sector Housing

i. Real Estate Practices

Berks County and the City of Reading are served by the Reading-Berks Association of Realtors Inc., and the Real Estate Investors Association of Berks County (REIA Berks)

All incoming association members are required to attend New Member Orientation and Induction training which includes National Association of Realtors (NAR) Code of Ethics training as well as Fair Housing training. Generally, classes are provided based on the influx of membership applications.

The Association prepares and distributes a quarterly electronic newsletter and maintains a webpage with pertinent information. A minimum of four (4) membership meetings are held per year however more meetings may occur if needed.

Five (5) of the Association's 13 Board of Director members are female; and eight (8) are male. According to the Association they do not keep records of Racial or Ethnic makeup of the board or its membership.

Information about the agency and structure of REIA was also requested however they did not respond to our request. Their website provides information on the group and its board and officers. The officers consist of three (3) men and one (1) woman. There are an additional 5 men listed as board members.

The website also reports that meetings are held monthly and guest speakers are a part of each meeting. The membership is also provided with a reference library and a monthly newsletter.

K. Berks County Mental Health/Developmental Disabilities Program (MH/DD)

The lead agency for the Berks County Mental Health/Development Disabilities / HealthChoices Housing Plan is the Berks County Mental Health/Developmental Disabilities Program (MH/DD). The Reinvestment funds were committed to expand housing options and supports within the County.

The approach to housing will be three-fold. The first part is to provide resources to assist consumers in obtaining housing. Funds will be used to staff a clearinghouse of information and referral. This clearinghouse will be located at SAM, Inc., (Service Access and Management). SAM provides administrative support for the County's MH/DD Program and is familiar with all aspects of consumer support. A 24-hour hotline is available for tenants and landlords requiring immediate assistance.

Through the clearinghouse, a Housing Coordinator will work with the target population to locate safe, affordable housing in the community, identify which housing programs the individual might qualify for and assist them in completing the necessary application process. The Housing Coordinator would also be required to establish and maintain positive relationships with local landlords who would be willing to commit to participating in a TBRA/Section 8 program.

Funds will also be used for Housing Support services. We recognize that assisting consumers maintain housing is as essential as providing housing. "Wrap-around" services, referral to services and personal financial management will be integrated into the housing program. Consumers that are assisted with housing will be evaluated for service needs and provided appropriate services.

The second part is to provide immediate housing options to our consumers. Funds will be allocated to provide tenant-based rental assistance, including help with basic utility connections. To date, this part of the program has served over 800 individual and family units.

The third part of the program will be to expand the supply of housing. Working with the Berks County Redevelopment Authority and the Office of Community Development, a Housing Development Fund will be created to support the development of Permanent Supportive Housing units integrated into local housing developments. 10 such units are currently being funded, on a "project-based" subsidy model.

L. Newspaper Advertising

Weekly monitoring of the Sunday edition of the *Reading Eagle-Times* during the year is conducted by the City of Reading Human Relations Commission (RHRC). The reviews consistently revealed no advertising that was in violation of Fair Housing principals.

Under Federal Law, no advertising with respect to the sale or rental of a dwelling may indicate any preference, limitation, or discrimination because of Race, Color Religion, Sex, National Origin, Familial Status or disability.

M. Public Sector

i. The analysis of impediments is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice are any actions, omissions, or decisions taken because of Race, Color, Religion, Sex, Disability, Familial Status, or National Origin that restricts housing choices or the availability of housing choices, or any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of Race, Color, Religion, Sex, Disability, Familial Status, or National Origin. Policies, practices, or procedures that appear neutral on their face but which operate to deny or adversely affect the provision of housing to persons of a particular race, Color, Religion, Sex, Disability, Familial Status, or National Origin may constitute such impediments.

An important element of the analysis includes an examination of public policy in terms of its impact on housing choice. From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for affordable housing for lower income households has shifted much of the challenge of affordable housing production to state, county, and local government decision makers.

From a regulatory standpoint, local government measures to control land use (such as zoning regulations) define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspection procedures.

A community's sensitivity to housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships and the extent to which these individuals relate within an organized framework of agencies, groups, and individuals involved in housing matters. The expansion of housing choice

requires a team effort and public leadership and commitment is a prerequisite to strategic action.

The section below was adopted from the previous Analysis primarily because the public policies in Berks County have not substantially changed.

The sampling of the zoning ordinances of the 73 municipalities (15% selected among the boroughs and townships across the county who had zoning) were reviewed in the previous analysis and those same boroughs were reviewed as part of this analysis. The zoning ordinance for the City of Reading was also selected. Appendix A includes summaries of the zoning ordinances reviewed for this analysis.

Municipal zoning ordinances in Berks County were reviewed to identify zoning that may potentially impede housing choice in the County. The analysis was based on topics raised in HUD's Fair Housing Guide, which include:

- The opportunity to develop various housing types (including apartments and housing at various densities)
- The opportunity to develop alternative designs (such as cluster developments and planned residential developments)
- The treatment of mobile or modular homes, and if they are treated as stick-built single family dwellings
- Minimum lot size requirements
- Dispersal requirements for housing facilities for persons with disabilities in single family zoning districts
- Restrictions of the number of unrelated persons in dwelling units based on the size of the unit or the number of bedrooms.

In each municipal zoning ordinance reviewed, the following eight zoning elements were analyzed for impediments to fair housing choice.

N. Regulations of Group Homes for Persons with Disabilities

Group homes are residential uses that do not adversely impact a community. Efforts should be made to ensure group homes can be easily accommodated throughout the community under the same standards as any other residential use. Of particular concern are those that serve members of the protected classes such as the disabled. Because a group home for the disabled serves to provide a non-institutional experience for its occupants, imposing conditions are contrary to the purpose of a group home. More importantly, the restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes and are in violation of the Fair Housing Act.

Several of the zoning ordinances reviewed for this analysis were found to be in violation of the Fair Housing Act as they relate to the provision of group homes. The following observations were noted during the reviews:

- In seven of the ordinances, group home is neither mentioned nor regulated.
- In only one ordinance, group homes are permitted wherever single-family detached homes are permitted.
- Four of the ordinances placed exceptionally restrictive conditions on the siting of group homes in their municipalities. These included:
 - Dispersal requirements ranging from 750-1,000 linear feet from another similar facility within the municipality.
 - The need for the building to appear as if it is traditional single-family home.
 - Extra off-street parking requirements for residents and staff ranging from one space per employee to one space for each employee and resident.
 - Limiting the maximum number of residents from three to ten.

O. Federal Entitlement Programs

i. Community Development Block Grant (CDBG) Program

The CDBG entitlement funds from HUD are used for a variety of public services, planning, street improvements, clearance, rehabilitation, code enforcement, and economic development initiatives. The CDBG program serves to benefit primarily low- and moderate-income persons in agreement with the statutory requirements.

In FY2013 the County's activities benefitted 5,400 people of which 2,700 were White, 1,350 Black and 1,350 other multi-races. Of that total 1,350 identified themselves as Hispanic.

In FY 2013 the City's activities benefitted 4,582 people of which 1,619 were White, 1,162 Black and 1,801 identified themselves as Hispanic.

ii. HOME Program

The HOME entitlement program funds are used for a variety of housing initiatives including Community Housing Development Organization (CHDO) operation expenses, homebuyer programs, and housing rehabilitation activities. The HOME Program also serves low and moderate income persons.

During 2013, the County rehabilitated 3 units which benefitted 33 people comprised of 21 White, 6 Black and 2 other multi-racial. Of that number 5 were Hispanic.

iii. Emergency Solutions Grant (ESG) Program

The Emergency Solutions Grant program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility and for the administration of the grant. ESG funds also can be used to provide short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs. The County of Berks reports that the ESG program assisted 800 people.

P. Evaluation of Current Fair Housing Legal Status

This section provides a review of the fair housing complaints or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section will review the existence of any fair housing discrimination suits filed by the Department of Justice or private plaintiffs in addition to the identification of other fair housing concerns or problems.

A lack of filed complaints does not necessarily indicate a lack of a problem. Some persons may not file complaints because they are not aware of how to go about filing a complaint or where to go to file a complaint. Discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing one's treatment with that of another home seeker. Other times, persons may be aware that they are being discriminated against, but they may not be aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Finally, households may be more interested in achieving their first priority of finding decent housing and may prefer to avoid going through the process of filing a complaint and following through with it. Therefore, education, information, and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

Q. Existence of Fair Housing Complaints

i. U.S. Department of Housing and Urban Development (HUD)

HUD can dual file with an agency that is within the jurisdiction of a complaint. Both the City of Reading Human Relations Commission and the Pennsylvania Human Relations Commission have jurisdiction over the City of Reading. PHRC has jurisdiction over the County of Berks.

ii. U.S. Department of Justice (DOJ)

The previous analysis noted that in early 2009, the DOJ signed an out-of-court settlement with Reading Housing Authority to resolve several disagreements.

One of the issues involved the number of housing units the Authority is required to provide for persons with disabilities. Although the Authority renovated 37 units to meet UFAS standards, HUD requested that RHA make at least 10% of its 1,601 units compliant. RHA refused to comply with the request on the grounds that there was no statutory or regulatory basis for HUD's request. Furthermore, HUD provided no additional funding to RHA. The agreement also commits RHA to set aside 5% of its annual capital budget toward the construction or renovation of at least five 2-bedroom units that would be fully accessible to the disabled. According to the Authority, the agreement "echoes the Authority's long history of being committed to the needs of disabled residents."

A second issue settled by the terms of the agreement involved RHA's policy of requiring a pet deposit from tenants with disabilities who had an assistance animal. Following extensive negotiations, the subsequent lawsuit by an RHA resident was settled, and the Authority has since eliminated the pet deposit policy.

No further issues have been noted by the DOJ.

iii. Pennsylvania Human Relations Commission (PHRC)

Previously a request was made by the Berks County Office of Community Development to PHRC for a list of the number and nature of fair housing complaints filed in Berks County since 2000. The list was not received and therefore not included in the previous analysis.

HUD provided information regarding all the cases filed in Berks County between January 2010 and December 2013. Thirteen (13) cases were identified as being resolved by PHRC.

iv. City of Reading Human Relations Commission

The previous Analysis of Impediments (2009) reported that the RHRC ceased operations in 2007. The RHRC has continued to process and investigate cases of discrimination filed within our jurisdiction. Between 2010 and 2013 the RHRC investigated and resolved 42 allegations of housing discrimination.

Allegations of discrimination can be filed identifying several different protected classes. Of all cases filed with the RHRC 17 were filed on the basis of National Origin. The next most frequent protected class is Sex (14) then Race (13).

The RHRC had no findings of probable cause during the identified period of time.

v. City of Reading

The City of Reading updated its Disorderly Conduct Code (DCR) in 2014. This ordinance provides a resource for landlords and neighbors of disorderly tenants to utilize if someone is disturbing the peace or violent and/or criminal activity is occurring. The Ordinance required a landlord to evict a tenant that received two (2) DCR's within a one year period.

HUD notified the City of the potential disparate impact this ordinance could have on families with children, domestic violence victims, and the disabled.

The City has since amended the ordinance and put several steps in place before an eviction can occur. The DCR is reviewed by an "Officer of the Day" before the DCR is mailed to the tenant. The tenant is also given the opportunity to appeal the DCR.

vi. Public Comment

One resident of the City of Reading made comments on the plan and what should be done with vacant buildings in the City.

3. SUMMARY OF ANALYSIS

A. Patterns of ethnic minority concentration persist in Berks County.

- ***Berks County continues to experience high incidences of concentration of ethnic minorities with Blacks and Hispanics living primarily in the City of Reading.*** The number of Hispanics living in the boroughs and townships has shown an increase however, the majority continues to live in the City. This is due to the higher cost of living outside of Reading and the lack of a sufficient supply of affordable housing in other parts of Berks County. As a result, a pattern of unintentional racial and ethnic segregation has emerged. This pattern is consistent with similar counties in which the central city has the lowest housing cost. While total population and the number of racial/ethnic minorities have increased, the overall patterns of segregation have remained relatively constant.
- ***The City of Reading was identified as an area of racial and ethnic minority concentrations.*** As shown in Table 2-2, the percentage of all non-White persons living in Reading was 41% compared to 12% in the rest of Berks County. The percentage of Hispanics living in Reading in 2000 was 37%, more than 10 percentage points higher than the borough and township rate of 10%.
- ***Black households earn significantly less than white households,*** thus severely limiting housing choice, including location.

- ***The differences in incomes across racial/ethnic groups could be part of the explanation for the segregation patterns observed in Berks County.*** A large share of minority and Hispanic households have lower incomes, they may not be able to afford to live in many areas of the County, such as the rural townships, where housing is more expensive.
 - ***Black households own their homes at a much lower rate than White households.*** Hispanic households have shown an increase in homeownership. However White households continue to lead in this area.
 - ***The majority of public housing is concentrated in the City of Reading, thus severely limiting housing choice for low-moderate income persons.*** More than 90% of the total 1,819 public housing units in Berks County are located in Reading. Further, 65% of privately-owned, publicly assisted housing is located in Reading.
 - ***The demand for affordable housing remains high, particularly among extremely low income households.*** These households represent more than three quarters of all applicants on the waiting lists for public housing and Housing Choice vouchers.
- B. Although PHRC has jurisdiction over the County of Berks, a gap in the advocacy for fair housing rights among the protected classes outside the City of Reading exists.***
- With the elimination of the Reading-Berks Human Relations Council in 1994, there is no longer an advocate and mediator for fair housing complaints outside the City of Reading. The City's Human Relations Commission can only operate in the City. More importantly, there is a no County-wide agency responsible for the dissemination of the fair housing law and public outreach on related issues.
- C. Outdated municipal zoning ordinances may contain violations of federal fair housing law.***
- ***Several older municipal zoning ordinances may be in violation of federal fair housing law.*** Specifically, regulations regarding group homes placed additional burdensome requirements on applications for group homes that were not required of single family homes.

4. FAIR HOUSING ACTION PLAN

The strategies recommended to ameliorate the potential impediments to fair housing choice in Berks County and the City of Reading are based on the conclusions developed from the research and interviews conducted for this analysis. Through the strategies and planned initiatives listed in Figure 4-1 and Figure 4-2 and the action plan, the County of Berks and the City of Reading hope to eliminate the impediments' impact on fair housing choice.

Figure 4-1
Conclusions, Potential Impediments, Effects, and Planned Strategies

Conclusion	Potential Impediment	Effect	Strategies
1. Black and Hispanic households earn significantly less than white households, thus severely limiting housing choice, including location.	Black and Hispanic households have far fewer options than white households when purchasing a home or renting a unit. Black households have a greater degree of difficulty in securing mortgage application approval.	The more affordable housing units are located in the older boroughs and the City of Reading; however, this limits the location choices of non-White households and further perpetuates the patterns of racial segregation. Fewer Black households have the opportunity to become homeowners.	Strategy #1: Increase & Enhance Fair Housing Education and Outreach
2. The existing stock of affordable housing for low and moderate income households is decreasing and is generally limited to the City of Reading and older boroughs in Berks County.	Housing choice is limited for persons with less income.	Lower income non-White households have fewer affordable housing options.	Strategy #1: Increase & Enhance Fair Housing Education and Outreach. Strategy #2 Continue the Affordable Housing Programs and Projects in Berks County
3. Outdated municipal zoning ordinances contain violations of federal fair housing law.	Housing options for members of the protected classes who could potentially reside in group homes are severely limited by municipalities that overly restrict the permitting process for group homes in violation of federal fair housing law. Limitations on the use of mobile homes creates an economic hardship for those looking for affordable housing alternatives	Applicants must engage the legal system to acquire the necessary permits to establish group homes in municipalities that do not allow group homes as permitted uses in residential zoning districts. Housing choice is limited.	Strategy #1: Increase & Enhance Fair Housing Education and Outreach

Figure 4-2
Fair Housing Action Plan Strategy #1: Increase and Enhance Fair Housing Education and Outreach

Actions	Time Frame	Responsible Entity	Partners	Potential Source of Funds
(a) Facilitate fair housing training for realtors, municipal officials and planners, landlords, low-income housing developers, housing authority staff, fair housing testers, and local mortgage lenders.	2014 and on-going, as requested	City of Reading Human Relations Commission/Berks County Redevelopment Authority	Neighborhood Housing Services Mid-Penn Penn Legal Services Berks County Realtor Association Berks Coalition to End Homelessness	CDBG HOME ESG CoC
(b) Continue to make presentations annually to local churches, soup kitchens, high school seniors, housing authority residents and/or nonprofit organizations on fair housing issues.	2014 and then annually	City of Reading Human Relations Commission/Berks County Redevelopment Authority	Neighborhood Housing Services Mid-Penn Penn Legal Services Office of MH/MR Abilities in Motion Berks Coalition to End Homelessness	CDBG HOME ESG CoC
(c) Develop a webpage on the County website dedicated exclusively to fair housing. The City has a web page.	2014 and on-going	City of Reading Human Relations Commission/Berks County Community Development Office	Office of MH/DD	CDBG ACT 137
(d) Development of an up-to-date, centralized housing database for Berks County.	2014 and on-going	City of Reading Human Relations Commission/Berks County Redevelopment Authority	Berks Coalition to End Homelessness Housing Authority of Berks County & City of Reading Berks County Redevelopment Authority	ACT 137 CoC

e) Distribute outreach materials with fair housing contact information at public libraries, WIC offices, rental housing locations, churches, soup kitchens, county assistance offices, etc.	2014 and on-going	City of Reading Human Relations Commission/Berks County Redevelopment Authority	City of Reading Berks County Redevelopment Authority Berks Coalition to End Homelessness	CDBG HOME ESG CoC
(f) Continue to make referrals to the City of Reading HRC, Pennsylvania Human Relations Commission and U.S. Dept of HUD in instances of discrimination.	2014 and on-going	City of Reading Human Relations Commission/Berks County Redevelopment Authority	PA Human Relations Commission HUD City of Reading HRC Berks Coalition to End Homelessness	CDBG HOME ESG CoC
(g) Disseminate current information on fair housing rights in the form of billboards, posters and pamphlets throughout Berks County. In addition, utilize public service announcements on cable television.	2014 and on-going	City of Reading Human Relations Commission/Berks County Redevelopment Authority	City of Reading Berks County Redevelopment Authority Berks Coalition to End Homelessness	CDBG HOME ESG CoC
(h) Inform the municipalities about the Fair Housing Plan and bring to their attention potential conflicts in their zoning ordinances with the Fair Housing Act	2014 and on-going	Berks County Redevelopment Authority	Berks Leadership Institute/Berks County Redevelopment Authority	CDBG

Figure 4-3**Fair Housing Action Plan: Continue the Affordable Housing Programs and Projects in Reading and Berks County**

ACTIONS	TIME FRAME	RESPONSIBLE ENTITY	PARTNERS	Potential Source of Funds
Continue the commitment to affordable housing activities (rehabilitation, homeownership, new construction). These activities provide a valuable opportunity to improve housing choice for members of the protected classes who are most often low-moderate income households	2014 and on-going as requested	City of Reading and Berks County	Neighborhood Housing Services Office of MH/DD Affordable Housing Developers Our City Reading Berks Coalition to End Homelessness Local Lending Institutions	CDBG HOME Act 137 LIHTC Other funds as available
Ensure that housing units rehabilitated or constructed with federal funds comply with ADA requirements and encourage visitable units beyond the minimum requirements.	2014 and ongoing, as requested	City of Reading and Berks County	Neighborhood Housing Services Our City Reading Office of MH/DD Affordable Housing Developers Berks Coalition to End Homelessness Local Lending Institutions	CDBG HOME Act 137 LIHTC Other funds as available
Encourage accessibility and universal design requirements for all housing projects	2014 and ongoing, as requested	City of Reading and Berks County	Neighborhood Housing Services Our City Reading Office of MH/DD	CDBG HOME Act 137 Other funds as available
Encourage development of affordable rental housing	2014 and ongoing, as requested	City of Reading and Berks County	Neighborhood Housing Services Our City Reading Office of MH/DD Affordable Housing Developers Berks Coalition to End Homelessness Local Lending Institutions	CDBG HOME Act 137 Other funds as available